

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

Social Security Administration

UNIV. OF MICH.  
EXTENSION LIBRARY

HD

7123

A34

# *Social Security Bulletin*



*May 1959*

*Volume 22*

*Number 5*

---

Seventh Actuarial Valuation of the Railroad  
Retirement System

Facts About Families

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. Calendar-year data for each year 1939-48 were published in the SOCIAL SECURITY YEARBOOKS and, beginning with data for 1949, in the ANNUAL STATISTICAL SUPPLEMENTS to the BULLETIN. (The SUPPLEMENTS with data for each year 1949-54 were included in the September BULLETIN, 1950-55; beginning with 1955 data, the SUPPLEMENT is a separate publication.) Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.



The BULLETIN is prepared in the Division of Program Research, Office of the Commissioner, Social Security Administration, under the editorial supervision of Josephine Merican and Angela Murray, Associate Editors. Suggestions or comments concerning the BULLETIN should be addressed to the Division of Program Research. The BULLETIN is planned with the advice and aid of an editorial advisory committee representing the units of the Social Security Administration.

#### Editorial Advisory Committee

Ida C. Merriam, *Chairman*  
 William E. Allen    Thomas Hutton  
 Alvin M. David    Helen R. Jeter  
 Lavinia Engle    Dorothy Lally  
 Phyllis Hill    Ellen McGuire  
 Robert J. Myers  
 James H. Scull  
 Ben H. Thompson



The *Social Security Bulletin* is for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Price: \$2.75 a year in the United States, Canada, and Mexico; \$3.50 in all other countries; single copies, 25 cents. Price of the *1955 Supplement*, 40 cents; *1956 Supplement*, 45 cents; *1957 Supplement*, 50 cents.

Use of funds for printing this publication has been approved by the Director of the Bureau of the Budget (October 8, 1956).

NOTE: Contents of this publication are not copyrighted; any items may be reprinted, but citation of the *Social Security Bulletin* as the source is requested.

# Social Security Bulletin



May 1959

Volume 22

Number 5

## In this issue:

	Page
<i>Social Security in Review:</i>	
Program operations.....	1
Report on hospitalization insurance for OASDI beneficiaries.....	3
Extension of temporary unemployment benefits.....	28
<i>Seventh Actuarial Valuation of the Railroad Retirement System</i> , by Abraham M. Niessen.....	4
<i>Facts About Families</i> .....	9
<i>Notes and Brief Reports:</i>	
Assistance expenditures per inhabitant, 1957-58.....	15
Blue Cross provisions for aged persons, late 1958.....	20
UNICEF's new program for children.....	23
<i>Recent Publications</i> .....	24
<i>Current Operating Statistics</i> .....	25

## U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

ARTHUR S. FLEMMING, *Secretary*

### SOCIAL SECURITY ADMINISTRATION

WILLIAM L. MITCHELL, *Commissioner*

GEORGE K. WYMAN, *Deputy Commissioner*

Bureau of Old-Age and Survivors  
Insurance  
VICTOR CHRISTGAU, *Director*

Bureau of Public Assistance  
JAY L. RONEY, *Director*

Children's Bureau  
KATHERINE B. OETTINGER, *Chief*

Bureau of Federal Credit Unions  
J. DEANE GANNON, *Director*

Division of Program Research  
IDA C. MERRIAM, *Director*

Division of the Actuary  
ROBERT J. MYERS, *Chief Actuary*

Appeals Council  
JOSEPH E. McELVAIN, *Chairman*

# Social Security in Review

## Program Operations

**T**HE old-age, survivors, and disability insurance program at the end of February was paying monthly benefits totaling \$768.7 million to nearly 12.7 million persons. The rise from January in the monthly benefit amount was 1.2 percent, and in the number of beneficiaries it was 0.9 percent. The number of retired workers receiving old-age benefits exceeded 7 million for the first time in February. It had taken 14½ years from the time monthly benefits were first payable to reach the 3.5-million mark; it took only about 4½ years to double that total. Factors causing the rapid growth in recent years in the number of old-age beneficiaries include the extension of coverage under the program to bring in many workers formerly excluded, the lowering to 62 of the age at which women may qualify for monthly benefits, and liberalizations in the insured-status provisions and the retirement test. The monthly amount of old-age benefit payments passed the half-billion-dollar mark in February, less than 4 years after these benefits first totaled a fourth of \$1 billion.

Retired workers and their dependents (wives aged 62 or over, dependent husbands aged 65 or over, wives under age 62 with child beneficiaries in their care, children under age 18, and dependent disabled children aged 18 or over) numbered 9.3 million and made up 73.2 percent of all beneficiaries. Their monthly benefits totaled \$585.9 million and represented 76.2 percent of all monthly benefits payable at the end of February. As a proportion of all beneficiaries, retired workers and their dependents have

declined by 0.4 percentage points since February 1958 and now make up about the same proportion of the total as in February 1957. About 315,000 disabled workers and their dependents were receiving monthly benefits at the end of February 1959 at a monthly rate of \$24.4 million.

About 183,000 monthly benefits were awarded in February, which was the fifty-fourth consecutive month in which monthly benefits were awarded to more than 100,000 persons. In the 4½ years from September 1954 to February 1959 the average number of monthly benefits awarded per month has been almost 176,000. Awards of

lump-sum death payments totaled \$12.6 million in February. These lump-sum payments were based on the earnings records of 61,300 deceased workers; the average payment per worker was \$206.34, a new high.

Monthly benefits were being withheld on November 30, 1958, from almost 360,000 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, parent's, or disability benefits. To aid in meeting the schedule for converting benefits to the higher rates provided as of January 1959 by the 1958 amendments, certain operations affecting statistical data on benefits were sus-

	February 1959	January 1959	February 1958
<b>Old-age, survivors, and disability insurance:</b>			
Monthly benefits in current-payment status:			
Number (in thousands) .....	12,675	12,566	11,322
Amount (in millions) .....	\$768.7	\$759.8	\$619.8
Average old-age benefit (retired worker) ...	\$71.62	\$71.40	\$64.97
Average old-age benefit awarded in month ...	\$84.33	\$81.74	\$75.88
<b>Public assistance:</b>			
Recipients (in thousands):			
Old-age assistance .....	2,437	2,445	2,474
Aid to dependent children (total) .....	2,901	2,878	2,588
Aid to the blind .....	109	110	108
Aid to the permanently and totally disabled ..	330	329	296
General assistance (cases) .....	480	471	423
Average payments:			
Old-age assistance .....	\$64.22	\$64.54	\$61.08
Aid to dependent children (per recipient) ...	28.50	28.31	27.06
Aid to the blind .....	68.22	68.21	66.54
Aid to the permanently and totally disabled ..	63.26	62.96	60.57
General assistance (per case) .....	67.84	67.81	59.65
<b>Unemployment insurance (regular State programs):</b>			
Initial claims (in thousands) .....	1,306	1,822	1,815
Beneficiaries, weekly average (in thousands) ..	2,223	2,222	2,698
Benefits paid (in millions) .....	\$263.4	\$286.6	\$320.2
Average weekly payment for total unemployment .....	\$30.52	\$30.50	\$30.45

pending for December 1958. Figures on monthly benefits withheld at the end of December 1958 are therefore not available.

Benefits withheld because of the employment or self-employment of beneficiaries under age 72 accounted for 81 percent of the suspensions; wife's or husband's benefits withheld as a result of the old-age beneficiary's employment or self-employment represented 11 percent. About 550 benefits were suspended because the beneficiary or the old-age beneficiary on whose earnings the wife's or husband's benefits are based was working in noncovered employment outside the United States. About 4,900 young wife's or mother's benefits were suspended because the beneficiary did not have a child entitled to benefits in her care, and payments to 3,600 persons were temporarily held up pending determination of the proper payee. The benefits for 1,100 disabled workers were being withheld while an examination of their current disability status was being made.

During 1958 the number of beneficiaries whose benefits were withheld — excluding child beneficiaries, for whom data on withheld benefits are not available—declined from 359,000 at the beginning of the year to 336,000 in March, rose to 345,000 in June, dropped to a low for the year of 331,000 in August, and then climbed to 360,000 at the end of November. At that time the beneficiaries whose

benefits were withheld represented 3.2 percent of all adult beneficiaries entitled to benefits—0.4 percentage points less than the proportion at the beginning of the year.

● The upward movement in the number of recipients of aid to dependent children, aid to the permanently and totally disabled, and general assistance continued in February, but for each program the rise was appreciably smaller than that in each of the 2 preceding months. For aid to dependent children the increase was 22,800; for aid to the permanently and totally disabled, it was 800; and for general assistance, 35,000. The decrease of 7,900 in the number of recipients of old-age assistance was the largest February decline in 6 years and reflects, in part, case closings resulting from increases in benefits—effective for January and distributed early in February—under the old-age, survivors, and disability insurance program. (Approximately 1 in 4 recipients of old-age assistance also receive insurance benefits.) The number of recipients of aid to the blind dropped slightly in February.

Total assistance payments for all programs combined, including vendor payments for medical care, rose \$1,328,000. Payments for aid to dependent children went up \$1,192,000, and for aid to the permanently and totally disabled, \$151,000. General assistance payments, excluding vendor

payments for medical care, rose \$645,000. The decline in total payments for old-age assistance, \$1,293,000, was the largest monthly decline in more than 9 years.

The drop in old-age assistance payments would have been greater had some of the effect of the higher insurance benefits not been offset by other factors. Effective October 1, 1958, amendments to the four public assistance titles of the Social Security Act made available additional Federal funds to enable the States to provide more nearly adequate payments to recipients. In February, although most States had already taken some action to liberalize payments, others were still in the process of increasing payments as cases were being reviewed for continuing eligibility. A small number of States had deferred action until increases in payments made possible by the additional Federal funds and reductions resulting from the higher insurance benefits could be made simultaneously. Nonetheless, total payments in old-age assistance dropped in February in 38 States.

Despite the unusually large number of States (47) reporting lower old-age assistance caseloads, none of the decreases exceeded 2.0 percent. For the other special types of public assistance, State changes in caseloads were also relatively small; most of the States reported increases in aid to dependent children and aid to the

	February 1959	January 1959	February 1958	Calendar year 1958	1957
Civilian labor force, <sup>1 2</sup> total (in thousands) . . . . .	67,471	67,430	67,160	68,647	67,946
Employed . . . . .	62,722	62,706	61,988	63,966	65,011
Unemployed . . . . .	4,749	4,724	5,173	4,681	2,936
Personal income (in billions, total seasonally adjusted at annual rates) <sup>1 3</sup> . . . . .	\$364.5	\$363.1	\$346.4	\$354.4	\$347.9
Wage and salary disbursements . . . . .	246.1	245.4	233.2	237.1	238.1
Proprietors' income . . . . .	45.6	45.7	43.2	44.2	43.0
Personal interest income, dividends, and rental income . . . . .	44.8	44.5	43.9	43.9	43.0
Social insurance and related payments . . . . .	20.7	20.1	18.2	20.4	16.0
Public assistance . . . . .	3.3	3.3	3.0	3.0	2.8
Other . . . . .	11.8	11.8	11.6	11.6	11.6
Less: Personal contributions for social insurance . . . . .	7.8	7.7	6.7	6.7	6.6
Consumer price index, <sup>1 4</sup> all items (1947-49 = 100) . . . . .	123.7	123.8	122.5	123.5	120.2
Food . . . . .	118.2	119.0	118.7	120.2	115.6
Medical care . . . . .	148.6	147.6	141.7	144.4	138.1

<sup>1</sup> Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

<sup>2</sup> Bureau of the Census.

<sup>3</sup> Data from the Office of Business Economics, Department of

Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1957*, page 9, table 1.

<sup>4</sup> Bureau of Labor Statistics.

permanently and totally disabled, and nearly two-thirds reported decreases in aid to the blind. In general assistance, percentage changes were, as usual, larger than in the special types of public assistance. Increases of 4.5 percent or more in the number of general assistance cases were reported by 11 States and decreases of 4.5 percent or more by 7 States.

For the country as a whole, the average payment per recipient dropped 32 cents in old-age assistance and rose 30 cents in aid to the permanently and totally disabled and 19 cents in aid to dependent children. Nationally, the average payment per recipient of aid to the blind and the average payment per general assistance case were practically unchanged from January levels. For the special types of public assistance, most of the State changes in average payments per recipient were small, but there were exceptions. In general, the States reporting the largest increases were those that had previously taken little or no action to adjust payments since the additional Federal funds became available in October 1958.

Increases in assistance cost standards accounted for the appreciable rise in the average payment per recipient under a number of State programs. Arizona had increases of \$1.87 in old-age assistance, \$1.91 in aid to dependent children, and \$2.85 in aid to the blind; California, a rise of \$11.11 in aid to the permanently and totally disabled; and New Jersey, increases of \$5.21 in old-age assistance, \$2.14 in aid to the blind, and \$3.98 in aid to the permanently and totally disabled. Higher cost figures for certain items in the assistance standards and higher maximums on payments were responsible for the rises of \$2-\$6 in average payments per recipient for the four special types of public assistance in Oklahoma and Vermont. Maine increased its assistance cost standards in all four programs and raised the maximum on payments in old-age assistance, aid to the blind, and aid to the permanently and totally disabled. As a result, the average payment per recipient rose \$5-\$6 in the adult programs and nearly \$1 in aid to dependent children.

South Dakota, which in January had initiated steps to increase indi-

vidual payments in the four special types of public assistance, completed this process in February by raising its payments to recipients in nursing homes and homes for the aged. The State agency had deferred adjusting payments to these persons until standards for care in such homes could be developed. The increased payments had the greatest effect in old-age assistance and aid to the permanently and totally disabled, for which the average per recipient rose \$3.64 and \$4.47, respectively. In February, North Dakota included in payments to recipients of the special types of public assistance an allowance for 1959 real estate taxes. The State's average payment per recipient rose \$7.32 for old-age assistance, \$11.68 for aid to the blind, and \$2.74 for aid to the permanently and totally disabled; for aid to dependent children the average payment per family increased \$4.98.

In Alabama the decrease of \$5.05 in the average payment per recipient of old-age assistance reduced the average to the December 1958 level. Under its old-age assistance program the State met 90 percent of the budget deficit in January but only 78 percent in December and in February.

● Insured unemployment under the State unemployment insurance programs and the program of unemployment compensation for Federal employees dropped 4.8 percent in February to a weekly average of 2.4 million—24.3 percent less than in February 1958. About 181,000 of the 1.4 million workers who stopped filing for benefits in February had exhausted their benefit rights. Although this number was 15.0 percent less than in January, it was 24.1 percent more than that a year earlier. Approximately 1.3 million workers became newly unemployed in February and filed initial claims for benefits; the number was 28.7 percent less than that in January 1959 and 29.6 percent less than in February 1958. The \$255.7 million paid under the regular programs to unemployed workers was 8.5 percent less than the January total and 20.1 percent less than that a year earlier. In an average week, 2.2 million workers were drawing benefits—fewer by 0.4 per-

cent than in January and by 20.1 percent than in February 1958. The average weekly benefit paid for total unemployment was \$30.52.

Benefits paid under the temporary unemployment compensation programs to workers exhausting their rights to benefits under the regular programs amounted to \$44 million in February. Under the program of unemployment compensation for ex-servicemen, benefits paid totaled \$7.7 million.

### Report on Hospitalization Insurance for OASDI Beneficiaries

At the time of the 1958 amendments to the Social Security Act, the House Ways and Means Committee asked the Department of Health, Education, and Welfare to make "a study of alternative ways of providing insurance against the cost of hospital and nursing home care for old-age, survivors, and disability insurance beneficiaries." The report, *Hospitalization Insurance for Old-Age, Survivors, and Disability Insurance Beneficiaries*, was submitted to the Committee by Secretary Flemming on April 2, 1959. (The report is published as a Committee print.)

The report presents, the Secretary said in his letter of submittal, "information on the characteristics of the aged population, current levels of use of hospitals and expenditures for medical care by aged persons, factors influencing trends in costs of medical care, and present methods of financing hospital care for the aged. It also presents estimates of the costs and discusses the administrative implications of providing hospital and nursing home care insurance through the old-age, survivors, and disability insurance mechanism. The report also discusses several alternative methods of helping the aged meet these costs." The Secretary said the report "attempted to present the most important factual information bearing on this subject in the most objective possible manner." He pointed out that, although the introduction to the report identifies the arguments "advanced both for and against Federal action in this area," no attempt is made "to present conclusions and  
(Continued on page 28)

# Seventh Actuarial Valuation of the Railroad Retirement System

by ABRAHAM M. NIESSEN\*

*Benefits payable under the Railroad Retirement Act largely parallel those payable under the Social Security Act, and in addition there is a degree of coordination between the two insurance programs. The most recent valuation of the railroad retirement account and the accompanying discussion of the financial interchange provision are therefore believed to be of interest to many Bulletin readers.*

THE Railroad Retirement Act requires that a valuation of the railroad retirement account, showing the railroad retirement program's financial condition, be made at intervals of not longer than 3 years. The seventh actuarial valuation, showing the account's status on December 31, 1956, took into account the 1956 amendments to the Railroad Retirement Act and to the Social Security Act. Soon after its completion, however, Congress passed the Social Security Amendments of 1958. The original estimates were therefore revised and now represent the actuarial status of the railroad retirement account on December 31, 1958.

The program was found to have, as of that date, an actuarial deficiency of 4.18 percent of taxable payroll (equivalent to \$213 million a year on a level basis), of which 3.25 percent represents the estimated deficiency as of December 31, 1956, and 0.73 percent the effect of the 1958 amendments to the Social Security Act. The fact that no deficiency payments were made during 1957 and 1958 accounts for the remaining 0.2 percent.

## Benefits and Taxing Provisions

The following brief description of the benefit programs that make up the railroad retirement system<sup>1</sup> is

\* Chief Actuary, Railroad Retirement Board. The opinions expressed in this article are those of the author and do not necessarily represent the official views of the Railroad Retirement Board.

<sup>1</sup> For a detailed description, see the Railroad Retirement Board, *Annual Report 1958*, and "1956 Amendments to the Railroad Retirement Act," *Social Security Bulletin*, May 1957.

presented as background to the valuation.

**Service requirements.** — For all types of benefits payable under the Railroad Retirement Act, the general service requirement is 10 years. When workers have less than 10 years of creditable railroad service, their railroad credits are transferred to the old-age, survivors, and disability insurance program and treated in the same manner as earnings credits acquired in employment or self-employment covered by the Social Security Act.

**Types of benefits.** — Retirement benefits are normally payable at age 65, but employees who have 30 years of service may retire at age 60 with an actuarially reduced annuity. The actuarial reduction does not, however, apply to the annuity of women employees.

The act also permits retirement because of total and permanent disability, regardless of age. In addition, an employee may retire because of occupational disability, provided he has a current connection with the railroad industry and meets specified age or service requirements.

**Retirement annuity formula.** — The formula is the same for both age and disability annuities and is of the type found in staff pension plans. The earnings base is a career average—that is, the average creditable earnings over the whole period of actual creditable service. The annuity formula is 3.04 percent of the first \$50 of average monthly compensation, plus 2.28 percent of the next \$100, plus 1.52 percent of the next \$200, with the total multiplied by the num-

ber of years of creditable service. (Years of service may include service rendered before 1937, the year contributions were first collected.)

Alternative minimum formulas may apply, under certain conditions, when the average earnings are less than \$200.

**Spouses' annuities.** — Annuities are payable to the spouse of the retired worker under conditions similar to those specified in the Social Security Act before it was amended in 1956 to permit a wife to claim benefits at age 62 (but with the amount permanently reduced). The amount is half that paid the employee but cannot be more than the maximum wife's benefit currently payable under the Social Security Act.

**Survivor benefits.** — The provisions relating to survivor benefits are in principle similar to those in the 1939 amendments to the Social Security Act. They are, however, strongly modified by the "social security minimum guarantee." In addition, the Railroad Retirement Act provides for a residual benefit that is similar to the cash refund feature found in most pension plans and many annuity policies issued by private insurance companies.

**Social security minimum guarantee.** — Monthly benefits paid under the Railroad Retirement Act can in no instance be less than the benefit or the additional benefits that the family unit in question could have received under the Social Security Act on the basis of the railroad service involved. This provision has rather limited application to retirement benefits, but for monthly survivor benefits it supersedes the regular formulas in a substantial majority of the cases.

**Work restrictions.** — Payment of employee and spouses' annuities is subject to a general restriction against railroad work and work for the last employer, even if not a railroad; any amount of earnings results

in a suspension of the annuity. Other work is permitted regardless of the amount of earnings. Disability annuities payable to persons under age 65 are, however, suspended for any month in which the annuitant earns more than \$100.

Monthly survivor benefits are subject to the work restrictions in old-age, survivors, and disability insurance and, in addition, to a restriction against railroad work regardless of the amounts earned.

*Coordination with old-age, survivors, and disability insurance.*—The social security minimum guarantee and the provision for transferring to old-age, survivors, and disability insurance the wage credits of short-term railroad employees effect a degree of coordination between the two insurance programs. Further coordination results from (1) the reduction of spouses' annuities under the railroad program by the amount of certain old-age, survivors, and disability benefits, and (2) the transfer of funds between the railroad retirement account and the old-age and survivors insurance and disability insurance trust funds (the financial interchange provision).

*Taxing provisions.*—The payroll taxes are 6¼ percent for both employers and employees on earnings up to \$350 a month and are not scheduled to increase in the future. Railroad payrolls are not subject to direct old-age, survivors, and disability insurance taxes, although such taxes are paid indirectly by the railroad retirement system under the financial interchange.

### ***Development of the Railroad Retirement Program***

The first Railroad Retirement Act was adopted in 1934 but was declared unconstitutional. A second law was enacted in 1935, but it also encountered constitutional difficulties in the courts. Finally, a new Railroad Retirement Act with a companion tax law was submitted to Congress in 1937 as a result of an agreement by railway management and railway labor. These laws have never been challenged in the courts and form the basis for the present program.

The original 1937 act was in principle similar to the Social Security Act

of 1935 in that it provided for monthly benefits only to employees. (The death-benefit annuities were relatively unimportant.) Annuities as high as \$120 a month were payable immediately; the act provided for disability annuities based on total and permanent disability and for old-age annuities. There was no minimum service requirement and no coordination with social security.

The first major change took place in 1947, when survivor benefits similar to those under old-age and survivors insurance were introduced. At the same time, the eligibility requirements for a disability annuity were greatly liberalized and provision was made for annuities not only for total and permanent disability but also for occupational disability. The survivor benefits were coordinated with those under old-age and survivors insurance in the sense that they could, under specified conditions, be paid either by the Railroad Retirement Board or by the Social Security Administration but not by both simultaneously. In both instances the survivor benefits were computed on the basis of railroad and social security earnings combined. The amended Railroad Retirement Act also contained special provisions for an equitable distribution of the costs of survivor benefits between the two programs. To pay for these extensive liberalizations, the combined tax rate was increased from 7 percent to 11½ percent and provision was made for further increases at regular intervals to a maximum of 12½ percent, which became effective in 1952.

The first increase in the retirement benefit formulas took place in 1948, when employee benefits were increased by 20 percent. Survivor benefits, which were at that time about 25 percent higher than those under old-age and survivors insurance, were not increased. Furthermore, the 1948 amendments restored the cash refund benefit (residual payment), which was available under the original 1937 act but eliminated by the 1946 amendments.

A major overhauling of the program was put into effect late in 1951, when (1) spouses' benefits were added; (2) the formulas were changed to increase retirement an-

nualties by 15 percent and survivor benefits by 33⅓ percent; (3) an absolute 10-year service requirement was introduced for future awards, with railroad retirement credits totaling less than 10 years transferred to old-age and survivors insurance and treated as regular earnings credits under that program; (4) a "social security minimum guarantee" was provided; and (5) a comprehensive system of financial coordination with old-age and survivors insurance, known as the financial interchange, was introduced.

In 1954 the limit on creditable and taxable compensation was raised from \$300 a month to \$350, and certain deductions from employee benefits because of the existence of an old-age insurance benefit based on covered social security earnings were eliminated. The eligibility age for widows, widowers, and parents was lowered from 65 to 60, and eligibility for survivor benefits was extended to disabled children aged 18 or over. In 1955 the deductions from survivor benefits because an old-age insurance benefit was being received were eliminated.

In 1956, a change in the formula increased benefits by 10 percent. The social security minimum guarantee, however, remained at 100 percent of the increased benefit amounts provided under the 1956 amendments to the Social Security Act. No additional taxes were imposed to finance the additional costs, although it was recognized that such action would be necessary in the near future.

No major substantive amendments to the Railroad Retirement Act were passed in either 1957 or 1958. Certain technical amendments enacted in 1958 gave the Board authority to make disability determinations within the meaning of the Social Security Act without the approval of the Social Security Administration, but this authority does not extend to the financial interchange. Another change confers upon railroad employees an insured status that is not less favorable than what would have existed under the Social Security Act. The remaining changes are for the most part purely technical in nature. The Railroad Retirement Act was, however, indirectly amended by the 1958

amendments to the Social Security Act, since that act is the governing law for purposes of the social security minimum guarantee, the maximum on spouses' annuities, and the financial interchange.

### Financing Policy

Congress, the Railroad Retirement Board, railway management, and railway labor have always recognized the principle of financing the railroad retirement program on a self-supporting basis. The only sources of revenue that may be counted upon are payroll taxes shared equally by employers and employees, interest on the invested assets, and possible gains from the financial interchange with old-age, survivors, and disability insurance. As far as actuarial soundness is concerned, the same considerations apply to railroad retirement as to old-age, survivors, and disability insurance, which have been stated by the Chief Actuary of the Social Security Administration.<sup>2</sup>

The concept of actuarial soundness as it applies to old-age, survivors, and disability insurance differs considerably from its application to private insurance, although there are certain points of similarity — especially in comparison with private pension plans. The principal difference stems from the fact that a social insurance system can be assumed to be perpetual in nature, with a continuous flow of new entrants as a result of its compulsory character. It may therefore be said that the old-age, survivors, and disability insurance program is actuarially sound if the estimates show that future income from contributions and from interest earnings on the accumulated trust funds will, in the long run, support the disbursements for benefits and administrative expenses.

It is recognized that the railroad retirement system does not have the special strength stemming from the practically national coverage of old-age, survivors, and disability insurance, but the fact remains that the permanence of the railroad retirement system may be taken for

granted for purposes of fiscal policy. Furthermore, adjustments in the tax provisions can be made at any time by legislative action. It is because of these features that the railroad retirement system—like old-age, survivors, and disability insurance—may be considered actuarially sound even without fully funding the accrued or the past-service liabilities.

The present method of financing used by the railroad retirement system (as well as by old-age, survivors, and disability insurance) may be described as a kind of frozen initial liability method accompanied by level-premium financing. With an actuarially adequate tax rate, the income to the system would be sufficient to take care of the normal costs—that is, costs computed as of the original ages of entry—and to pay interest on the unfunded accrued liabilities. The unfunded liabilities would thus never be liquidated but would be prevented from growing. When a system is out of actuarial balance, its unfunded accrued liabilities grow, of course, and the funds eventually become exhausted. A substantial and rather painful adjustment is then needed in the level of tax rates. Stated congressional policy, however, and the appreciation of the necessity for actuarial soundness by both railway management and railway labor make such a situation unlikely in the railroad retirement program. Adjustments would certainly come much before the railroad retirement funds were seriously depleted.

### Method of Valuation

The valuations of the railroad retirement system are made according to the "present value" method. This method is substantially different from the "projection" method used for old-age, survivors, and disability insurance actuarial estimates, which in the opinion of many actuaries is not suitable for programs with limited coverage. The projection method has its greatest usefulness for national programs such as old-age, survivors, and disability insurance, where it has been used with great success.

The Railroad Retirement Board uses service tables according to the worker's age at entry into railroad service and the duration of such serv-

ice on the valuation date. Future entrants into the industry are included in the valuations since they have peculiar cost characteristics that strongly influence the overall actuarial results. The Board also prepares projections for future income and outgo, but they are derived from the data underlying the "present value" calculations. The projections are useful in answering a variety of questions—when the fund will begin to go down, for example, and when it will become exhausted, what the maximum and/or ultimate disbursements will be, how different interest rates will affect level costs.

Another point worth mentioning is that the Board does not develop high- and low-cost estimates but only a single set of actuarial figures that are similar in nature to the intermediate estimates prepared from time to time by the Social Security Administration. Here again, the difference in the character and scope of the two programs justifies a difference in the method of presenting cost estimates to the public.

### Basic Assumptions

An enumeration of all basic assumptions entering into the seventh valuation of the railroad retirement system is beyond the scope of this article. Except for the assumptions regarding the financial interchange, only the nature of the various assumptions is indicated here.

**Mortality rates.** — All mortality rates for beneficiaries and active employees used in the valuation are based on the Board's experience during recent years. These rates contain a small margin for improvement in mortality but no projection for this contingency. One of the byproducts of the valuation was a new mortality table for disability annuitants.<sup>3</sup>

**Remarriage rates.** — A new remarriage table for widows was prepared on the basis of the Board's experience during 1951-56.

**Retirement rates.** — Because rates of age retirement have increased from those of previous years, it was necessary to adopt higher rates for the seventh valuation. For age 65, for

<sup>2</sup> Robert J. Myers, "Old-Age, Survivors, and Disability Insurance: Financing Basis and Policy Under the 1958 Amendments," *Social Security Bulletin*, October 1958.

<sup>3</sup> A. M. Niessen, "Mortality of Railroad Annuitants, 1953-56," *Transactions of the Society of Actuaries*, June 1958.

example, a rate of 40 percent was used; for ages 66-69 the rates were 20-25 percent; and for age 70 the rate was 45 percent. These rates come close to the actual experience during 1954-56 but may prove inadequate if retirements continue to be as heavy as they have been in 1957-58.

**Disability rates.**—Rates of retirement because of permanent disability (total or occupational) have declined in recent years. This trend was recognized by assuming disability rates 6 percent less, on the whole, than those used in the sixth valuation.

**Withdrawal rates.**—Rates of withdrawal in the early years after entry into railroad service are important because of the 10-year service requirement. A substantial decrease in such withdrawal rates would increase the costs of the railroad retirement system and vice versa. Studies covering the years 1953-55 showed that the actual rates of withdrawal were, in general, considerably higher than the rates used in the sixth valuation. Accordingly, the rates of the sixth valuation, some of which are shown below, were retained without change in the seventh valuation.

Calendar years since entry	Rate of withdrawal per 1,000
Less than 1	451
1	365
2	228
3	169
4	129
5	104
6	82
7	69
8	59
9	52
10	46

**Family composition.**—The family composition factors relate to the percentages of insured employees who upon their death leave specified classes of survivors and to the ages of these survivors. The seventh valuation adopted actual Board data for the years 1954-56. A comparison between the Board's experience and that of the Social Security Administration for 1955 is shown in table 1.

**Payroll.**—Taxable payrolls were assumed to total \$5.1 billion a year on the average. This amount is \$200 million a year less than the assumption used in the sixth valuation. Although the \$5.1-billion figure is

higher than actual taxable payrolls in recent years, it is believed to be reasonable for future years. It should be noted that the payroll assumption is based on a \$350 limit on taxable monthly compensation. For a \$400 limit (approximately the same as the present \$4,800 annual limit for old-age, survivors, and disability insurance), the corresponding taxable railroad payroll would have been \$5.6 billion a year.

**Interest rate.**—The interest rate used in the valuation was 3 percent a year. This is the minimum rate guaranteed the railroad retirement account by law. The account has on occasion been given the opportunity to earn relatively small amounts of additional interest (through purchase of U.S. marketable bonds at a discount or purchase of U.S. bonds paying more than 3 percent), but these extra earnings were not sufficient to warrant a change in the 3-percent interest assumption.

### The Financial Interchange

The 1951 amendments to the Railroad Retirement Act provided for a financial interchange between the railroad retirement account on the one hand and the old-age, survivors, and disability insurance trust funds on the other.<sup>4</sup> The stated purpose of

<sup>4</sup> Robert J. Myers, "Railroad Retirement Act Amendments of 1951: Financial and Actuarial Aspects," *Social Security Bulletin*, March 1952.

the interchange is to put the two social security funds in the same position they would have been in had railroad employment been covered under the Social Security Act since 1937. The railroad retirement system pays social security taxes on railroad payrolls and in return is reimbursed for additional benefits (and administrative expenses) that would have been payable under the Social Security Act had railroad employment been covered under that act. Except for the first determination, which covered the period January 1, 1937, to June 30, 1952, the determination of credits and debits is made annually for the immediately preceding fiscal year. The responsibility for the determinations rests with the Railroad Retirement Board and the Social Security Administration jointly, but the detailed calculations are made by the Board on the basis of specially selected samples, principally from data in its own records. Policy matters and nonroutine procedural questions are decided by mutual agreement between representatives of the two agencies.

As of June 30, 1952, the railroad retirement account owed the old-age and survivors insurance trust fund approximately \$488 million. Successive determinations rapidly reduced this indebtedness until by June 30, 1957, the balance swung in favor of the railroad retirement account and resulted in a transfer of \$124.4 million

Table 1.—Age distribution and selected family characteristics of deceased male workers insured under the Railroad Retirement Act and the Social Security Act, 1955<sup>1</sup>

Age at death <sup>2</sup>	Percentage distribution of deceased workers		Percent married		Percent married and with children		Percent with children only	
	Railroad Retire- ment Act	Social Security Act	Railroad Retire- ment Act	Social Security Act	Railroad Retire- ment Act	Social Security Act	Railroad Retire- ment Act	Social Security Act
Under 35	0.3	6.6	69.5	56.3	58.9	45.8	5.3	5.3
35-39	.8	3.3	85.6	73.2	71.6	60.7	3.1	5.8
40-44	1.3	4.6	82.2	76.1	61.8	58.4	4.8	5.8
45-49	2.6	6.6	79.9	76.9	41.2	46.9	3.5	4.3
50-54	5.6	8.3	80.9	74.8	28.3	30.6	2.1	3.0
55-59	9.0	10.5	82.5	77.0	13.9	16.6	1.0	1.3
60-64	13.5	12.5	80.3	77.4	6.0	7.7	.6	.8
65-69	16.9	15.2	76.5	73.1	3.0	1.6	.3	.1
70-74	17.6	14.0	69.9	65.9	1.1	.5	.1	( <sup>3</sup> )
75-79	14.9	10.4	61.6	60.2	.6	.1	( <sup>3</sup> )	( <sup>3</sup> )
80 and over	17.5	8.0	45.1	48.9	.3	( <sup>3</sup> )	.1	( <sup>3</sup> )

<sup>1</sup> Under the Railroad Retirement Act, employees who died in 1955; under the Social Security Act, workers represented in 1955 awards (initial entitlement).

<sup>2</sup> Under the Railroad Retirement Act, age on

last birthday before date of death; under the Social Security Act, age on birthday anniversary in year of death.

<sup>3</sup> Less than 0.1 percent.

to that account. The last figure is in contrast to the approximately \$35 million that the railroad retirement account had previously paid the old-age and survivors insurance trust fund in the form of interest. (Under the law the Railroad Retirement Board was not required to pay the initial indebtedness to the old-age and survivors insurance trust fund but had to pay only the interest on it or on the remainder of the indebtedness as determined by later offsets.) For the fiscal year 1957-58, the Railroad Retirement Board expects to receive a net transfer of about \$210 million, with even larger amounts for the next few years until the contribution rate increases provided by the Social Security Amendments of 1958 take full effect.

As far as actuarial estimates of the long-range effects of the financial interchange are concerned, there exists a substantial disagreement between the actuaries of the two agencies involved. The Chief Actuary of the Social Security Administration is of the opinion that, when considered on a level basis, the financial interchange may result in a slight gain to the old-age, survivors, and disability insurance program;<sup>5</sup> the Actuary of the Railroad Retirement Board expects net gains to the railroad retirement account equivalent to 1.24 percent of railroad taxable payrolls, or \$63 million a year on a level basis.

The disagreement is attributable to differing appraisals of the future extent of dual benefits to employees and to their dependents and survivors. With respect to retirement benefits, payment of the separate old-age insurance benefit greatly reduces the benefit reimbursement under the financial interchange because the social security formula is heavily weighted in favor of low average wages and short-term coverage and thus takes up a disproportionate part of the gross benefit computed on the basis of railroad retirement and social security earnings combined. With respect to dependents' and survivors' benefits, the existence of an old-age insurance benefit in the beneficiary's own right either nullifies or greatly

reduces the reimbursable benefit that would otherwise have been payable. The dual benefits are allowed in full under the financial interchange because what is essentially reimbursable is the difference between the old-age, survivors, and disability insurance gross benefits computed on the basis of railroad retirement and social security earnings combined and the benefits the Social Security Administration is actually paying to the railroad retirement beneficiaries in question.

For employees retiring under the Railroad Retirement Act (only those with 10 or more years of railroad service were considered in the benefit calculations) the Board assumed that substantial proportions of short-service present employees and future entrants (about 55-96 percent) will be entitled to a separate old-age benefit under the Social Security Act. For long-service present employees only, particularly those who entered railroad service before 1937, much smaller percentages have been assumed. The actuaries of the Board are of the opinion that the allowances are sufficient, while the actuaries of the Social Security Administration believe that still greater allowances should have been made. Different assumptions regarding the incidence of dual benefits and their amount could bridge the gap between the two estimates for the long-range effects of the financial interchange.

A difference of opinion exists also with respect to dual benefits to wives and widows who are receiving old-age benefits under the Social Security Act in their own right. Here again, the Board made what it believes to be substantial allowances (ranging from a few percentage points' reduction for beneficiaries on the rolls to 22½ percent for wives and widows of future entrants) but the Social Security Administration does not consider these allowances sufficient. Though the dual benefit assumptions for dependents and survivors are less important than those for employees, they contribute materially to the difference between the financial interchange estimates made by the two agencies involved.

The actuarial estimates for the financial interchange involve long-

**Table 2.—Summary of level-cost calculations for the railroad retirement system as of December 31, 1956<sup>1</sup>**

[Cost figures relate to a level annual taxable payroll of \$5.1 billion]

Item	Percent of payroll
Benefits under the Railroad Retirement Act:	
Retirement:	
Age annuities, pensions, and annuities under joint and survivor options.....	10.13
Disability annuities payable before age 65.....	1.27
Disability annuities payable after age 65.....	1.86
Spouses' annuities.....	1.23
Survivor:	
Aged widows' annuities.....	3.58
Widowed mothers' annuities.....	.13
Children's annuities.....	.32
Parents' and disabled children's annuities.....	.10
Insurance lump sums.....	.19
Residual payments.....	.40
Total.....	19.23
Administrative expenses.....	.16
Funds on hand.....	2.15
Gain from financial interchange.....	1.49
Net level cost as of Dec. 31, 1956.....	15.75
Tax rate.....	12.50
Actuarial deficiency as of Dec. 31, 1956.....	3.25

<sup>1</sup> 4.18 percent as of Dec. 31, 1958.

range considerations that cannot be precisely ascertained on the basis of past experience. As more experience becomes available, the estimates made by both agencies will be modified accordingly. It is hoped that these modifications will be in the direction of bringing the two estimates closer together rather than separating them further. In any event, the magnitude of the discrepancy, though considerable in terms of taxable railroad payrolls, is practically negligible from the viewpoint of old-age, survivors, and disability insurance since it amounts only to about 0.03 percent of the equivalent level taxable payroll of that system.

### Results of the Valuation

The seventh valuation of the railroad retirement system was completed before the enactment of the 1958 social security amendments. The level costs are shown for the various items in table 2. It will be noted that no attempt was made to revise the individual cost figures to allow for the effect of the Social Security Amendments of 1958 and for the change in the valuation date from December 31,

(Continued on page 32)

<sup>5</sup> Robert J. Myers, op. cit., *Social Security Bulletin*, October 1958.

# Facts About Families\*

## People and Families

### Our Burgeoning Population

At the beginning of this century we were a Nation of 76 million people, nearly 31 million of whom were children under 18. A baby born then was expected to live only to the age of 49, although a person already 45 years old could expect to survive to age 70. Well over a third of the population then was living on farms, which provided most of their income and nearly all of their food.

By 1958, our population had increased  $2\frac{1}{4}$  times to a total of 174 million, with more than 4 million babies born in each of the preceding 5 years. Although children under age 18 are twice as numerous as in 1900, they constitute but 35 percent rather than 40 percent of the population. Persons aged 65 or more, on the other hand, have increased nearly fivefold in number to nearly 9 percent of the total population as against 4 percent in 1900. Life expectancy for babies at birth is about 70 years, and persons 45 years old can expect to live to age 75, well above the age at which most persons now stop working.

Table 1.—Population of the United States, by age, selected years 1900-58 and projection for 1970

Year	Population (in millions)				Percent of population	
	Total	Under age 18	Aged 18-64	Aged 65 and over	Under age 18	Aged 65 and over
1900.....	76.1	30.7	42.3	3.1	40.3	4.1
1940.....	132.0	40.4	82.6	9.0	30.6	6.8
1950.....	151.7	47.0	92.4	12.3	31.0	8.1
1958.....	174.1	61.3	97.8	15.0	35.2	8.6
1970 projection.....	213.8	79.0	115.3	19.5	37.0	9.1

We have become more and more concentrated in cities and their environs. The 21 million persons now living on farms represent only 12 per-

\* Prepared in the Division of Program Research, Office of the Commissioner, for the biennial meeting of the Family Service Association of America, held in Washington April 1, 2, and 3, 1959.

cent of the total population, compared with nearly 40 percent in 1900 and 23 percent just before World War II. Of those people now living on farms and employed, nearly two-fifths are doing off-farm work.

The trend towards a larger, more urban population and longer life is expected to continue. By 1970, it is projected, there may be an additional 40 million persons, including 18 million under age 18 and  $4\frac{1}{2}$  million aged 65 or more.

### More People Are Marrying

Today, fewer people remain single than ever before. Furthermore, an increasing proportion of divorced persons remarry. By 1958, more than 2 out of every 3 persons aged 14 and over, 82 million in all, were married, although about 4 million were living apart from their spouses.

As the Census counts families, there were 43.7 million in 1958, one-third more than in 1940. In addition to the 38 million husband-wife families, 1.3 million families had a male head with no wife and 4.3 million had a woman as head. There were also about 1.7 million subfamilies—that is, married couples or one-parent-child groups related to the head of the main family. Subfamilies were found in 4.0 percent of the families as counted by the Census in 1958, compared with 6.4 percent in 1940.

Counting stepchildren and adopted children as "own" children, we find

Table 2.—Number of families and single persons and average family size, 1940, 1950, and 1958 and projection for 1970

Year	Families				Persons living alone or with nonrelatives (in thousands)
	Total (in thousands)	Average number of persons per family			
		Total	Under age 18	Aged 18 and over	
1940-----	32,166	3.76	1.24	2.52	9,277
1950-----	39,303	3.54	1.17	2.37	9,136
1958-----	43,714	3.65	1.38	2.27	10,447
1970 projection..	52,100	3.78	1.51	2.27	12,600

that more than half the families (56 percent) in 1958 had at least one child of their own under 18 years; one-fifth had three or more. If the same proportion of families have children in 1970 as in 1958, there will be 30 million families with children in that year.

Table 3.—Number of families by type of head and number of children, and average number of children per family, 1958

[In thousands]

Number of own children under 18 years	Number of families			
	Total	Husband-wife	Female head, no husband	Male head, no wife
Total.....	43,714	38,112	4,310	1,292
None.....	19,163	15,677	2,487	999
1.....	8,129	7,157	833	139
2.....	7,882	7,321	477	84
3.....	4,563	4,312	213	38
4 or more.....	3,977	3,645	300	32
Average number per family.....	1.29	1.36	0.99	0.44
Average number per family with children.....	2.30	2.32	2.11	1.95

### Most Children Live in Their Own Homes

Most children today live in a "normal" family—that is, one with both parents present. In early 1958, 87 percent of the 60.5 million unmarried children under 18 years in the United States were living with both their parents. About 1 in 10 (6.4 million) were living with only one parent, usually the mother. An additional 1.1 million lived with other relatives, leaving about 400,000 in institutions, foster family homes, or unrelated households.

In a "normal" family, children are favored in another respect, because they and the family are not nearly so likely to share the home of a relative as when one of the parents is absent. Of the family groups including children under age 18 and both a mother and father, only 3 percent made their home with a relative. Of the groups including children under

age 18 but only one parent, nearly 1 out of 4 shared a relative's home.

**Table 4.—Number of families and subfamilies, by type, 1958**

[In thousands]

Presence of children and marital status	Families (maintaining own household)	Subfamilies (couples or parent-child groups sharing a relative's home)
Total.....	43,714	1,733
With children under 18.....	24,551	1,259
Both parents present.....	22,435	596
Mother only.....	1,823	589
Father only.....	293	74
Without children.....	19,163	474
Husband and wife present.....	15,677	474
Other.....	3,486	
Sharing household with an unrelated family.....	269	

### Some Live Alone

Although most people live as part of a family, a number of people — especially older women — live some years of their lives by themselves.

Since 1940 the number of women lodging or maintaining their own home with no relative present has increased from 4.3 million to 6.2 million, while the number of men in this situation actually dropped from 4.9 million to 4.2 million. As a result, the total number of unattached individuals increased from 9.3 million to 10.4 million. Projections show that by 1970 the number of persons who live alone or with nonrelatives may increase to 12½ million.

Many of these older persons living outside a family group are now receiving social insurance benefits or other income-maintenance payments; in fact, income-maintenance programs often play a large part in making it possible for the older people to live by themselves rather than with relatives. As medical knowledge and other research increase life expectancy, however, there is also increasing need for homemaker services, "meals on wheels," and other services designed to make continued independence possible for aged persons who otherwise would no longer be able to live alone.

For every 2 men living alone or with nonrelatives (and not in the Armed Forces or an institution) there

are 3 women in this situation—a reflection of the fact that women tend to outlive their husbands. More than half of all these women are widowed, and almost 40 percent are 65 years or older.

### Families Are on the Move

After the end of World War II, with improved economic conditions and easing of the housing shortage, a number of new families and some already established set up housekeeping for themselves. Others took advantage of the opportunity to move to more desirable quarters. Many families now still experience at least an occasional moving day. For example, 1 out of every 5 families in the country moved between April 1954 and April 1955. Families consisting only of a married couple and children under age 18 were more likely to move than families of other types, and families with a head under age 35 more likely to move than older families. A majority of those who moved stayed within the same county, perhaps seeking more space or dwellings better adapted to their needs. Others moved to a new locality, perhaps because of better job opportunities.

These are the most recent data published on the mobility of families. Current data for individuals show a fairly constant rate of mobility over the past 10 years. Young people consistently are more likely to move than older people, as they get a new job or marry and set up housekeeping on their own.

**Table 5.—Number of persons living alone,<sup>1</sup> lodging, or living in institutions, by sex, age, and marital status, 1958**

[In thousands]

Age and marital status	Total	Men	Women
Not in institutions, total.....	10,447	4,231	6,216
Under 25.....	964	433	531
25-64.....	6,064	2,725	3,339
65-74.....	2,064	621	1,443
75 and over.....	1,355	452	903
Never married.....	3,911	2,010	1,901
Married, spouse absent.....	1,231	743	488
Widowed.....	4,287	967	3,320
Divorced.....	1,018	511	507
In institutions, total.....	1,567	950	617
Under 18.....	205	121	84
18-64.....	977	654	323
65 and over.....	385	175	210

<sup>1</sup> Maintaining their own home with no relative present.

**Table 6.—Percentage distribution of families by residence change during year, by age of head, 1955**

Age of family head	Total	House lived in, April 1955		
		Same as April 1954	Different house	
			Same county	Different county
Under 35.....	100.0	61.2	25.2	13.6
35-54.....	100.0	84.7	10.7	4.6
55 and over.....	100.0	92.5	5.6	1.9

The numbers moving from one county to another (which sometimes meant from one State to another), combined with population growth and other factors, created an imbalance between population and educational and other needed facilities—a situation calling for more and better community planning. In some instances families crossing county or State lines found themselves temporarily barred from needed services because of residence requirements for eligibility.

### Couples Now Have More Years Together

Today the ups and downs of the family cycle from formation to dissolution not only affect more people —because more of them marry—but extend over a longer period of time, as people marry earlier and live longer.

In recent years about 1 out of every 2 brides marrying for the first time is under 20 years and her husband little more than 2 years older. Marriages of girls barely out of high school or boys still at college are common enough to be the subject for discussion among educators and family counsellors. Today, of the young men 20 or 21 years old who are full-time students at college, 1 in 10 is married and living with his wife. In 1958, the number of girls already married by their twenty-fifth birthday was more than one-third greater than would be expected if the marriage rate for this age group had remained the same as in 1940, and the number of men married by age 25 was actually three-fourths again as high as would have been expected.

The average married couple having children now have their first baby when the wife is about 22 and the last

baby some 5 or 6 years later. Fewer couples are living out their married life with no children at all, and a greater proportion, particularly among those where the wife had more years at school, are having three or more than was true in the forties. (It is still true, however, that families are smaller than early in our history.)

Because people now marry young and both men and women live longer than they used to, the average couple today can look forward to more than 40 years of married life. Furthermore, they can expect to share the last third of their time together after their youngest child has married and left home. This final phase of married life was beyond the reach of the average couple two generations ago, because there was a 50-50 chance that either the husband or wife would die at least 2 years before the last child was married.

### Half the Divorces Today Involve Children

With longer life expectancy and earlier marriage, people who marry today can look forward to a longer married life than formerly, but not all of them will spend their lives with the original partner. For example, the divorce rate per 1,000 married women 15 years and over, which was 8.8 in 1940 and rose to a peak of 17.8 just after World War II, in 1957 was about 9.2 per 1,000. Divorce trends alone, of course, do not reflect the additional number of marriages

broken by separation or desertion. For example, in 1958 the number of married women who reported themselves separated from their husbands was nearly as great as the number reporting themselves divorced.

Marriages of young persons (women less than about 21 years of age) are less likely to be permanent than marriages of somewhat older persons. Divorce rates are lowest for women with 4 or more years of college and highest for women with 1-3 years of high school. The rates of separation for women vary inversely with education. In recent years, the proportion of divorces affecting children has increased. In fact, the most recent figures indicate that in 1956 about half the divorces granted during the year were to couples with at least one child under age 18. One in 9 divorcing couples had as many as three children.

Divorce has become a more important factor in family dissolution than death. Today, well over half the men under age 65 previously married but currently not are divorced rather than widowed, compared with a little over a third in 1940. For "once-married" women the difference, though less striking, is nevertheless considerable: 28 percent of those no longer married in 1958 had their marriage ended by divorce, compared with 20 percent in 1940. This means that there are today over a half million more divorcees in the population than in that year. Some of them are women with young children for whom they may have to assume some of the burden of support. A number of these mother-child groups, as well as those from marriages broken but not formally terminated, are found among the subfamilies who share a home with parents or other relatives.

Comparisons of the trends in the numbers currently divorced and currently widowed in the total population understate the relative increase in the number of divorces, since proportionately more persons ever-divorced are likely to have remarried than persons ever-widowed. It is estimated that about two-thirds of the women getting a divorce and close to three-fourths of the men eventually remarry—with 3 out of 4 of the remarriages taking place within 5

years. On the other hand, less than half those widowed can expect to remarry, and the odds are only half as great for women as for men. By and large, divorce affects families relatively early in marriage, when the likelihood of remarriage, particularly for the man, is still high. Death of a spouse, on the other hand, is likely to occur much later in marriage. It is usually the husband who dies first, and with our present survival rates his widow is more often than not past the age when remarriage is probable.

### More Babies Are Born Out of Wedlock

Another problem of some significance in family life is that the number of births to unmarried mothers has been rising at a faster rate than those to married mothers.

In 1956 there were 193,500 illegitimate babies born, a rate of 20.2 per 1,000 unmarried women aged 15-44 or nearly three times that in 1940. Furthermore, such births constituted 46.5 per 1,000 total live births, compared with 37.9 in the earlier year—so that illegitimate births more than kept pace with the tendency in recent years for more families to have children.

Illegitimacy is a problem no matter what the age of the mother, but it is particularly distressing if she is little more than a child herself. Teenagers had nearly half the illegitimate babies born in 1940, and 40 percent in 1956. In the latter year more illegitimate babies were born to mothers in the age group 15-19 years than any other. Despite the trend towards earlier marriage, 1 out of every 7 girls this young who bore a child was not married.

### Juvenile Delinquency Is Increasing

A topic much-discussed in many cities today is the increasing number of children, from many different social and economic backgrounds, who are involved in delinquency. They represent, it is sometimes overlooked, only a small fraction of all children. By far the great majority of youngsters go through childhood without becoming involved in anything more than the usual pranks and scrapes. It is true, however, that the number

Table 7.—Number of persons widowed and divorced, by sex and age, 1940, 1950, and 1958

[In thousands]

Year	Men			Women		
	Total	Widowed	Divorced	Total	Widowed	Divorced
All ages						
1940..	2,768	2,144	624	6,523	5,700	823
1950..	3,213	2,296	917	8,198	6,967	1,231
1958..	3,300	2,272	1,028	9,505	8,047	1,458
Under age 65						
1940..	1,607	1,040	567	3,923	3,133	790
1950..	1,710	921	789	4,611	3,425	1,186
1958..	1,664	727	937	4,918	3,556	1,363

of delinquency cases handled by juvenile courts has been rising at a disturbing rate. Today there are more than 27 such cases a year per 1,000 children 10-17 years old, compared with 10.5 per 1,000 in 1940. Police arrests of children involved in delinquency likewise show a substantial increase in recent years.

**Table 8.—Number of juvenile court delinquency cases, selected years, 1940-57**

Year	Number	Rate per 1,000 children aged 10-17
1940.....	200,000	10.5
1946.....	295,000	16.9
1948.....	254,000	14.7
1950.....	280,000	16.1
1957.....	603,000	27.2

Whether a child who commits an antisocial act is adjudged "delinquent" or not depends to some degree on the facilities and practices in his community for dealing with children in difficulty. Sometimes it depends upon the attitudes or resources of his parents. Delinquency is defined variously in different States, but in most States reported cases include children who have allegedly violated any public law or ordinance (by theft, truancy, etc.) or children who run away from home or whose habitual disobedience is beyond the control of their parents.

It is encouraging, on the other hand, that there has been a decline in the proportion of children coming before a juvenile court not as miscreants but as dependency and neglect cases—that is, because parents or guardians have allegedly failed to provide the care, education, or protection required by law (lack of adequate care or support, abandonment or desertion, abuse or cruel treat-

**Table 9.—Number of juvenile court dependency and neglect cases, 1946, 1948, 1950, and 1957**

Year	Number	Rate per 1,000 children under age 18
1946.....	101,000	2.4
1948.....	103,000	2.3
1950.....	98,000	2.0
1957.....	114,000	1.9

ment, etc.). Between 1946 and 1957 the number of such cases reported dropped from 2.4 to 1.9 per 1,000 children under 18 years.

## Family Income and Employment

### Employment Determines the Level of Family Income

Most American families live on wages or salaries or income from self-employment, and the size of their income is closely related to the number of earners in the family, as the following tabulation shows.

Number of earners	Median money income of family, 1957	Number of families (in thousands)
All families.....	\$4,970	43,710
With no earner.....	1,460	2,720
With 1 earner.....	4,500	21,240
With 2 earners.....	5,780	15,320
With 3 or more earners.....	7,040	4,440

Likewise, persons living alone or with nonrelatives are much better off if they are earners than if they are not. In 1957, the median money income of "unrelated individuals" who were not earners (3.5 million) was just over \$700; while that of the earners (6.8 million) approached \$2,400.

The relationship between earnings and level of family income is demonstrated also by the fact that about one-fourth of all families with total money incomes below \$2,000 in 1957 had no earnings at all, while only 1 in 100 of the families with \$4,000 or more had no income from earnings.

Many of the low-income families with no earnings, as one would expect, are older families who have retired and are living on social security and other pensions. For example, almost half of those couples living by themselves, with the husband 65 years or more, had total cash income of less than \$2,000. A considerable number of the low-income families with earnings are those where the major occupation of the family head is working on a farm—his own or someone else's: 42 percent of these families had less than \$2,000 in cash for the year, and the median income for the entire group was only \$2,400.

To be sure, such families, particularly if they work their own farm, get their housing and a substantial part of their food without any additional direct expense, but like all low-income families, old and young, they are restricted in those items of consumption that must be obtained with money outlay.

### Income Varies Widely With Family Situation

Older people are likely to be working only part of the time, if at all, and women's earnings average less than men's. For these and other reasons, elderly families and those with a woman as head have incomes far below average, as illustrated below.

Type of family	Median family money income, 1957
All families.....	\$4,970
Male head.....	5,160
Married, wife present:	
Wife in labor force.....	6,140
Wife not in labor force.....	4,830
Other marital status.....	4,580
Female head.....	2,760
Head aged under 25 years.....	3,890
Head aged 35-54 years.....	5,560
Head aged 65 and over.....	2,490

On a per capita basis, money income tends to be lower the larger the family, particularly in families with more than three children, because they are likely to have only one paid earner. Large families also are more likely to live on farms or in rural nonfarm areas where money incomes are lower, on the average. Although there are certain "economies" in housing and feeding a large family compared with a small, the varying expenditures per person by families of different sizes are more often a function of difference in available income than of difference in actual needs.

### Income-Maintenance Programs Play an Increasing Role

Families without earnings may be families broken by death or marital estrangement. They may also be families of workers retired because of age or forced out of the labor market because of disability.

The old-age, survivors, and disability insurance program provides protection to 9 in 10 mothers and chil-

dren in the event of the breadwinner's death. At the end of 1957 about 1¼ million orphaned children were receiving such benefits. More than 320,000 of the widowed mothers were themselves receiving benefits under this program, and another 70,000 could have done so if their earnings were reduced below the work-test limit. Taking account also of compensation and pensions from the Veterans Administration and payments under the railroad retirement and government employee programs, we find that more than half the widowed mothers and more than 7 in 10 of all paternal orphans received payments from one or more of the social insurance or related programs. In addition, about 1 in 10 of the widowed mothers and the orphans received assistance under aid to dependent children, more than one-third of them to supplement benefits under old-age, survivors, and disability insurance or another social insurance program.

In all, about three-fourths of a million families, with almost 2.2 million children, are now receiving payments under aid to dependent children, close to three-fifths of them because of absence of the father for reasons other than death and more than one-fourth because of the father's incapacity.

Of our people 65 years and over, more than 6 in 10 are now receiving old-age, survivors, and disability insurance benefits and another 1 in 10 will be eligible when they or their husbands retire. Some old people have retired under other social insurance programs, and a considerable number receive veterans' pensions or compensation. About 1 in 8 is primarily dependent on public assistance.

These sources yield only limited amounts of income. Benefits paid to retired workers under old-age, survivors, and disability insurance, for example, average something over \$71 a month now that the increase provided by the 1958 amendments has gone into effect. The average benefit is close to \$56 a month for a widowed mother and exceeds \$43 for a child. Many beneficiaries have some earnings or other sources of support. Nevertheless, according to a study conducted in 1957, old-age, survivors,

and disability insurance benefits provided practically all the money income of about one-fourth of the aged beneficiaries and one-eighth of the mother-child groups.

### ***The Average Family Is Financially Better off Today Than 10 or 20 Years Ago***

Earnings have gone up substantially since before World War II. Their rise is clearly reflected in figures on median wage and salary income in 1939 and 1957 for families of different types. Indeed, these income figures more than tripled while consumer prices doubled.

There is no similar information on changes since 1939 in the total money income of families, but we do know for all families the change in total income since 1944. In that year the median money income from all sources for United States families was \$2,530. From that point, the average rose steadily practically every year so that by 1957 it had risen to \$4,970, almost twice as much as in 1944. Even after allowing for the higher tax rates in recent years, the increase in disposable income is still considerable.

Insurance beneficiaries and assistance recipients have shared to some extent with active workers in the rising productivity of our economy. Average payments under most income-maintenance programs have not, however, kept pace with wage increases. The increase since 1940 in the number drawing benefits under the old-age, survivors, and disability insurance program, on the other hand, has been spectacular. Monthly

**Table 10.—Median wage or salary income of primary families with wage or salary income, by family type, and consumer price index, 1939, 1951, and 1957**

Family head and number of children	1939	1951	1957
Male head:			
Married, wife present...	\$1,320	\$3,770	\$5,030
Other marital status...	1,160	3,410	4,240
Female head.....	910	2,410	2,900
No children.....	1,370	3,660	4,700
1 child.....	1,320	3,660	4,880
2 children.....	1,290	3,760	5,050
3 or more children.....	960	3,540	4,780
Consumer price index (1947-49=100).....	59.4	111.0	120.2

benefits, first payable in that year, now go to 12½ million persons each month.

Among other indicators of improved financial status are the fact that all but 3 percent of all married couples today maintain their own household. In 1940, the proportion of married couples without a home of their own was over twice as great, or 7 percent. In fact, well over half (56 percent) of all nonfarm families were homeowners in early 1958, and among families with a head aged 35 or more, the proportion owning their home was nearly 2 out of 3.

On the other hand, those living on fixed low incomes were sometimes at an especial disadvantage because the prevailing level of prices made some necessary consumer's goods and services a strain on the budget if not totally beyond their reach. It is true that a number of families achieved an increased income in part through the entry into the labor force of an additional earner, often the wife. Her employment accentuates the need for increasing attention on the part of both the community and the family to the adjustments required when a woman assumes the dual role of homemaker and paid worker, especially as it affects young children.

### ***More Mothers Are Working***

There were 7½ million working mothers in the United States in the spring of 1958 — 30 of every 100 women with 1 or more children under 18 in her care.

The total included almost 1.4 million mothers who were widowed, divorced, or married but not living with their husbands, of whom about one-third had children under age 6. Of the working mothers living with their husbands, nearly 40 percent had preschool children.

In 1957 nearly 1 in 4 of all the working mothers of preschool children had 2 children under age 6, and about 1 in 14 had 3 or more. There were thus at least 3.6 million preschool children whose mothers were in the labor force in that year.

The employment of women with children is part of a general trend for married women to combine homemaking with a full- or part-time job outside the home. For example, since

**Table 11.—Labor-force status of ever-married women, by current marital status and presence of children, 1948 and 1958**

Presence of children and marital status	Ever-married women in labor force			
	Number (in thousands)		Percent of total	
	April 1948	March 1958	April 1948	March 1958
Total.....	11,205	16,636	25.6	32.6
With children under age 18.....	4,163	7,494	20.2	29.5
Husband present.....	3,151	6,113	16.7	26.5
Other.....	1,012	1,381	56.4	57.3
Children under age 6.....	1,557	2,847	12.8	20.1
Husband present.....	1,222	2,399	10.7	18.2
Other.....	335	448	45.3	45.1
Children aged 6-17 only.....	2,606	4,647	30.7	41.1
Husband present.....	1,929	3,714	25.0	37.6
Other.....	677	933	64.1	65.8
With no children under age 18.....	7,042	9,142	30.5	35.8
Husband present.....	4,394	5,713	28.4	35.4
Other.....	2,648	3,429	34.6	36.6

1940, when 15 percent of married women living with their husbands were in the labor force, this proportion has risen steadily until today it is just about twice as high. The manpower shortages that developed during World War II drew large numbers into many types of employment previously closed to them. Substantial numbers of women left the labor force after V-J day, yet the number in the labor force has increased steadily since 1947.

In the past 10 years, from 1948 to 1958, the number of mothers in the labor force has gone up by 80 percent and the proportion of all mothers who work by almost 50 percent.

The differences in labor-force participation of mothers who share family responsibilities with a husband and those who are themselves the family head are growing less. Mothers of children under age 6, however, are still less than half as likely to be working as other mothers, whatever the mother's age, race, place of residence, financial status, or educational background. When they do work, they are also less likely to have a full-time job.

Of the working wives whose children were not yet of school age, only

16 percent held full-time jobs during the entire year 1956 (the latest year for which we have such information), and two-thirds were restricted either to part-time jobs or to work for half the year or less. About one-third of the working wives with older children and more than two-fifths of those without children worked full time during 1956.

Financial pressure appears to be a major factor in a mother's decision to work. For married women, the lower the husband's income the more likely the wife is to work. Thus, in 1957, wives aged 20-44 with children at home were about three times as likely to be in the labor force when the husband's income in 1956 fell below \$4,000 as when it exceeded \$10,000. When women are responsible for supporting the family, as is generally true of those widowed, divorced, or living apart from their husbands, they are much more likely to work.

The physical and psychological effects of maternal employment on both the mother and her family are of interest, but there is little information on the subject. Fragmentary studies have shown that the mother often fulfills her dual responsibility only at the cost of a longer working day for herself and that a sizable share of her earnings may be used up in expenses incident to employment rather than in augmenting family income.

With respect to the children, however, a recent nationwide survey conducted by the Census for the Children's Bureau on arrangements made by working mothers (during May 1958) shows that nearly 400,000 children under age 12 have to care for themselves while their mothers work, and 138,000 of these children are less than 10 years old. Among children under 12 years of age, 1 child in 13 whose mother works must look out for himself for varying periods. In the age group of 10 and 11 alone, 1 child in 5 is without any care while his mother is at work.

Though most of the children for whom day-care arrangements were made were cared for by fathers or

other relatives while their mothers worked, over a million were looked after by nonrelatives who either came into the children's homes or cared for them in their own homes. About 24,000 children under age 3 and 67,000 children aged 3-5 were in group care.

## Sources

### People and Families

Population estimates and projections from the Bureau of the Census, *Current Population Reports*, "Population Estimates," Series P-25, Nos. 114, 146, 187, and 193. Data include Armed Forces overseas. Projections shown (Census Series II) imply that the 1955-57 fertility level continues to 1980.

Data on characteristics of persons and families are from the Bureau of the Census, *Current Population Reports*, "Population Characteristics," Series P-20, Nos. 67, 85, 86, 87, 88, 90, and 93; and from P. C. Glick, *American Families*, John Wiley and Sons, Inc., New York, 1957. Data relate to civilian population. The projections for families (Census Series B) represent an intermediate level as to family formation, based on Series II population projections.

Data on births, life expectancy, illegitimacy, and divorce rates from the National Office of Vital Statistics, *Vital Statistics, Special Reports*, "National Summaries," Vol. 48, Nos. 2, 3, 6, 14, and 17; "Selected Studies," Vol. 33, No. 5, and mimeographed release on illegitimate births, dated May 5, 1958; and *Monthly Vital Statistics Report*, "Annual Summary for 1958," Vol. 7, No. 13.

Data on juvenile delinquency from the Children's Bureau.

See also William F. Pratt, "Profile of American Families, 1940-57," *Public Health Reports*, March 1959, pp. 189-194.

### Family Income and Employment

Income data for the general population from the Bureau of the Census, *Current Population Reports*, "Consumer Income," Series P-60, No. 30. See "Population Characteristics," Series P-20, No. 86, for couples without own home.

Data on income-maintenance programs from the Social Security Administration.

Data on home ownership from "Survey of Consumer Finances," *Federal Reserve Bulletin*, July 1958.

Data on working mothers from the Bureau of the Census, *Current Population Reports*, "Labor Force," Series P-50, Nos. 11, 73, 81, and 87, estimates developed by the Social Security Administration, and advance release on special study by the Children's Bureau dated January 1959. See also Emma G. Holmes, "Job-Related Expenditures of Working Wives," speech at 36th Annual National Agricultural Outlook Conference, Nov. 19, 1958, Washington 25, D. C.

# Notes and Brief Reports

## Assistance Expenditures Per Inhabitant, 1957-58\*

The \$3¼ billion expended from Federal, State, and local funds for assistance payments under all five public assistance programs during the fiscal year 1957-58 amounted to \$18.73 for every person in the Nation. Per capita expenditures were higher than those in the preceding year by \$1.30 or 7.5 percent—a yearly rate of increase that has been exceeded only twice in the past 10 years, once in 1948-49 (20.9 percent) and again in

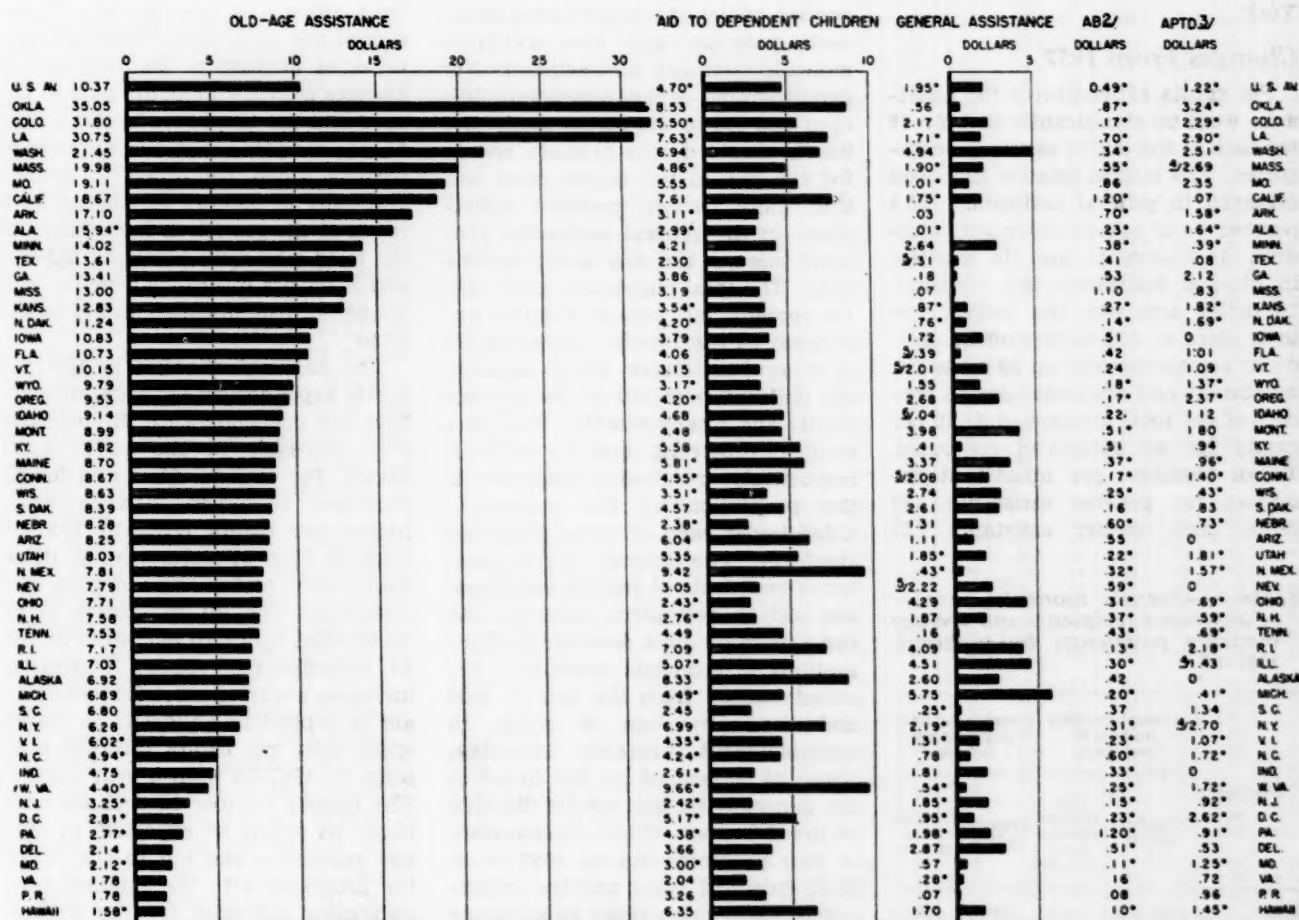
1949-50 (16.8 percent). Substantial increases in per inhabitant expenditures have been due to amendments to the Social Security Act that raised the amount of Federal participation in public assistance, thereby stimulating the granting of higher payments to recipients, or to a rise in unemployment that deprived more persons of the necessities of life. Both factors were responsible for the sharp increase in assistance costs in 1948-49, but greater unemployment was the principal cause in 1949-50 and 1957-58.

A comparison of assistance expenditures between years and among States is easier to see when the

amount of total expenditures is reduced to an amount per inhabitant. Interyear and interstate variations in the total outlay for assistance payments depend upon differences between years and among States in the average monthly assistance payments per recipient, the proportion of the population aided (recipient rates), and the size of the total population. In analyzing variations in assistance expenditures, however, it is desirable to remove this last factor—differences in the size of the population—by expressing costs as an amount per inhabitant. It is then possible to study the effect that variations in recipient rates and in average payments to recipients have on the amounts expended. The expenditure per inhabitant is derived by dividing the cost

\* Prepared by Frank Hanmer, Division of Program Statistics and Analysis, Bureau of Public Assistance.

Chart 1.—Amount expended per inhabitant<sup>1</sup> for assistance payments, including vendor payments for medical care<sup>2</sup> fiscal year 1957-58



<sup>1</sup> BASED ON TOTAL POPULATION ESTIMATED BY BUREAU OF CENSUS FOR THE CONTINENTAL UNITED STATES AND HAWAII, AND BY THE BUREAU OF PUBLIC ASSISTANCE FOR ALASKA, PUERTO RICO, AND THE VIRGIN ISLANDS, AS OF JULY 1, 1957; EXCLUDES ARMED FORCES OVERSEAS. <sup>2</sup> AID TO THE BLIND. <sup>3</sup> AID TO THE PERMANENTLY AND TOTALLY DISABLED. <sup>4</sup> VENDOR PAYMENTS FOR MEDICAL CARE PER INHABITANT OF 50 CENTS FOR ILLINOIS, 81 CENTS FOR MASSACHUSETTS, AND 61 CENTS FOR NEW YORK. <sup>5</sup> ESTIMATED. <sup>6</sup> INCOMPLETE. <sup>7</sup> VENDOR PAYMENTS FOR MEDICAL CARE OF LESS THAN 50 CENTS PER INHABITANT.

of assistance expenditures for a State or the country as a whole by the population of that State or the Nation.

The significant effect that population differences have on total expenditures for assistance payments and the value of per capita expenditures for purposes of interstate comparison may be illustrated by an examination of data for New York and Alaska. In 1957-58 the State of New York spent \$293,474,000 for assistance payments for all programs combined, or 95 times Alaska's expenditure of \$3,086,000. Differences in the size of the population make meaningless a comparison of total expenditures in these States. When total assistance payments in each State are divided by the respective populations, however, the cost per inhabitant is found to be about the same in each State—\$18.27 in Alaska and \$18.47 in New York.

### Changes From 1957

Per capita expenditures for assistance went up significantly in 1957-58 for each of the public assistance categories. The largest relative increases occurred in general assistance (20.4 percent) and aid to dependent children (14.4 percent), and the smallest in old-age assistance (2.5 percent). In dollar amounts, the largest rise took place in aid to dependent children; payments went up 59 cents per inhabitant and accounted for 45 percent of the total increase of \$1.30 per capita for all categories combined. Taken together, per inhabitant increases for general assistance (33 cents) and old-age assistance (25

cents) accounted for an additional 45 percent. Rises in aid to the permanently and totally disabled of 11 cents and in aid to the blind of 2 cents made up the rest of the total increase. Changes from 1956-57 to 1957-58 in per inhabitant expenditures for each program are shown below.

Program	Amount including vendor payments for medical care		Percentage increase
	1957-58	1956-57	
All programs...	\$18.73	\$17.43	7.5
OAA.....	10.37	10.12	2.5
ADC.....	4.70	4.11	14.4
AB.....	.49	.47	4.3
APTD.....	1.22	1.11	9.9
GA.....	1.95	1.62	20.4

Underlying these shifts in per capita expenditures were changes from 1956-57 to 1957-58 in the proportion of the population aided under each program and the average monthly payment per recipient. For two programs—aid to dependent children and aid to the permanently and totally disabled—the primary reason for the rise in per capita costs was that more persons received assistance; in the general assistance program this was the only factor responsible. The total population grew only 1.8 percent, but greater relative expansion in the number of recipients of general assistance, aid to dependent children, and aid to the permanently and totally disabled (33.9 percent, 10.7 percent, and 8.8 percent, respectively) resulted in increases in the proportion of the population aided under each of these programs (table 1). The upsurge in the number of recipients of general assistance and aid to dependent children, the two programs most sensitive to fluctuations in economic conditions, resulted mainly from the loss of jobs and the exhaustion of rights to unemployment insurance benefits. About 25 percent of the rise in aid to the permanently and totally disabled occurred because of the inauguration of new programs during 1957-58 in California and Texas and the expansion of programs already in existence in Illinois and Pennsylvania. The rate of growth, however, of this relatively new Federal-State program, initiated

in October 1950, continued to slacken.

Upturns in recipient rates were accompanied by increases of \$1.89 in the average monthly amount of assistance paid to recipients of aid to the permanently and totally disabled and of \$1.31 to recipients of aid to dependent children. The average general assistance payment per recipient, on the other hand, declined by \$2.64 despite a jump of \$4.00 in the average payment per case. In general assistance the ratio of family cases to single-person cases rose in 1957-58, and, although payments to families run considerably higher than payments to single persons, they average less per individual member of the family than do the payments to single persons.

In the other two programs, old-age assistance and aid to the blind, per capita costs went up because increases in average payments more than offset a decline in the proportion of the population receiving these types of assistance. In 1957-58 the average monthly amounts paid to the aged and the blind rose by more than \$3 per recipient, but the number of persons aided continued to decline gradually in old-age assistance, as a result of the growth in the number of the aged who were receiving old-age and survivors insurance benefits, and increased insignificantly in aid to the blind.

The national changes in the per capita expenditures for assistance reflect the preponderance of increases over decreases in the individual States. For each program and for all programs combined, States with higher per capita costs in 1957-58 than in 1956-57 outnumbered those with lower costs. Expenditures per inhabitant for all categories combined went up in all but seven of the 53 jurisdictions. Among programs, increases occurred most frequently in aid to dependent children; 48 States spent more per capita for that program in 1957-58 than a year earlier. The largest number of declines took place, as might be expected, in old-age assistance and aid to the blind, the programs with the smallest proportionate increases for the Nation. Almost half the States spent less per inhabitant for the aged. Although only 14 States decreased expenditures

Table 1.—Average monthly number of assistance recipients and average monthly payments, by program, 1957-58

Program	Average monthly number of recipients		Average monthly payment per recipient	
	Number, 1957-58	Percentage change from 1956-57	Amount, 1957-58	Change from 1956-57
OAA.....	2,481,954	-1.2	\$60.38	+\$3.16
ADC.....	2,541,959	+10.7	26.72	+1.31
AB.....	108,264	-.9	65.73	+\$3.13
APTD.....	295,056	+8.8	59.93	+1.89
GA.....	979,110	+33.9	28.81	-\$2.64

for aid to the blind, 16 others spent the same amount for that program as they had in the preceding year. The number of States with increases and decreases for each program is shown below.

Program	Number of States with specified change in expenditures per inhabitant		
	Increase	Decrease	No change
Total, all programs.....	46	7	-----
OAA.....	27	26	-----
ADC.....	48	3	2
AB.....	23	14	16
APTD.....	35	8	2
GA.....	37	12	4

<sup>1</sup> Excludes California, Kentucky, and Texas, where first payments were made in October 1957, September 1956, and September 1957, respectively.

### Program and State Variations

The individual States varied considerably in per inhabitant expenditures for each program and for all programs combined. Virginia and Oklahoma, with per capita expenditures of \$4.98 and \$48.25 for all categories combined, represented — as they did in the preceding year—the extremes in the range of costs (table 2). The total outlay for public assistance payments was less than \$10 per capita in six States, \$10.00–\$14.99 in 10 States, \$15.00–\$19.99 in 25 States, and \$20.00 or more in 12 States. States with large expenditures per inhabitant pulled the national average up to a level (\$18.73) that was higher than the cost in two-thirds of the States.

In most States and in the country as a whole, per capita expenditures for all categories combined are largely determined by the amount spent for old-age assistance, which is the costliest program in 4 out of every 5 States (chart 1). Nationally, assistance payments to the aged amounted to \$10.37 per inhabitant and accounted for more than 55 percent of total expenditures for all programs combined. Among the States, costs ranged from a low of \$1.58 in Hawaii to about 22 times as much in Oklahoma (\$35.05), which was one of four States spending more than \$20 per inhabitant for that program. One-third of the States spent less than

\$7.50; another third, \$7.50–\$9.99; and the remaining third, \$10.00 or more.

Nationally, the expenditure of \$4.70 per capita for aid to dependent children was only 45 percent of the amount spent for old-age assistance but exceeded the combined cost of the other three programs by more than \$1.00. Five out of every 8 States spent less than the national average

for aid to dependent children. The lowest expenditure occurred in Virginia, which was one of nine States with costs of less than \$3.00. Spending the most—\$9.66—was neighboring West Virginia, one of six States that spent at least \$7.50 for this category. West Virginia has an unusually high recipient rate, especially for children who are receiving aid to dependent

Table 2.—Amount expended per inhabitant<sup>1</sup> for assistance payments, including vendor payments for medical care, by State and by program, fiscal years 1956–57 and 1957–58

State	Total		Old-age assistance		Aid to dependent children		Aid to the blind		Aid to the permanently and totally disabled		General assistance	
	1956–57	1957–58	1956–57	1957–58	1956–57	1957–58	1956–57	1957–58	1956–57	1957–58	1956–57	1957–58
U. S. average.....	\$17.43	\$18.73	\$10.12	\$10.37	\$4.11	\$4.70	\$0.47	\$0.49	\$1.11	\$1.22	\$1.62	\$1.98
Alabama.....	20.20	20.81	15.47	15.94	2.93	2.99	.23	.23	1.56	1.64	.01	.01
Alaska.....	15.08	18.27	5.52	6.92	7.37	8.33	.31	.42	( <sup>2</sup> )	( <sup>2</sup> )	1.88	2.60
Arizona.....	16.26	15.95	8.90	8.25	5.75	6.04	.59	.55	( <sup>2</sup> )	( <sup>2</sup> )	1.02	1.11
Arkansas.....	17.60	22.52	12.69	17.10	2.83	3.11	.55	.70	1.30	1.58	.23	.03
California.....	26.27	29.30	17.57	18.67	6.14	7.61	1.09	1.20	( <sup>2</sup> )	.07	1.47	1.75
Colorado.....	44.10	41.93	34.47	31.80	4.96	5.50	.16	.17	2.29	2.29	2.22	2.17
Connecticut.....	15.34	16.87	7.75	8.67	4.07	4.55	.18	.17	1.44	1.40	1.90	2.08
Delaware.....	8.84	9.71	2.30	2.14	3.31	3.66	.45	.51	.68	.53	2.10	2.87
Dist. of Col.....	8.61	11.78	2.26	2.81	3.42	5.17	.23	.23	2.14	2.62	.56	.95
Florida.....	16.45	16.61	10.84	10.73	4.14	4.06	.43	.42	7.15	1.01	.29	.39
Georgia.....	19.47	20.10	13.15	13.41	3.74	3.86	.52	.53	1.90	2.12	.16	.18
Hawaii.....	11.70	11.18	1.60	1.58	6.52	6.35	.11	.10	1.56	1.45	1.91	1.70
Idaho.....	15.21	15.20	9.36	9.14	4.43	4.68	.24	.22	1.13	1.12	.05	.04
Illinois.....	17.09	18.34	7.17	7.03	4.60	5.07	.30	.30	1.08	1.43	3.94	4.51
Indiana.....	8.77	9.50	4.84	4.75	2.36	2.61	.32	.33	( <sup>2</sup> )	( <sup>2</sup> )	1.25	1.81
Iowa.....	17.45	16.85	11.60	10.88	3.72	3.79	.53	.51	( <sup>2</sup> )	( <sup>2</sup> )	1.60	1.72
Kansas.....	19.19	19.33	13.09	12.89	3.26	3.54	.27	.27	1.72	1.82	.85	.87
Kentucky.....	14.99	16.26	8.69	8.82	5.24	5.58	.50	.51	.21	.94	.35	.41
Louisiana.....	42.02	43.69	30.79	30.75	6.35	7.63	.64	.70	2.70	2.90	1.54	1.71
Maine.....	17.35	19.21	8.05	8.70	5.24	5.81	.37	.37	.66	.96	3.03	3.37
Maryland.....	6.65	7.05	2.10	2.12	2.71	3.00	.11	.11	1.21	1.25	.82	.57
Massachusetts.....	27.61	29.98	18.25	19.98	4.30	4.86	.50	.55	2.82	2.69	1.74	1.90
Michigan.....	15.20	17.74	6.81	6.89	3.90	4.49	.20	.20	.35	.41	3.94	5.75
Minnesota.....	20.64	21.64	13.60	14.02	3.93	4.21	.38	.38	.31	.39	2.42	2.64
Mississippi.....	15.88	18.19	12.33	13.00	1.97	3.19	.94	1.10	.67	.83	.07	.07
Missouri.....	27.66	28.88	19.18	19.11	4.49	5.55	.84	.66	2.18	2.35	.97	1.01
Montana.....	20.24	19.76	9.59	8.99	4.48	4.48	.63	.51	1.88	1.80	3.76	3.98
Nebraska.....	13.20	13.30	7.72	8.28	2.32	2.38	.49	.60	.68	.73	2.09	1.31
Nevada.....	15.05	13.65	8.07	7.79	2.53	3.05	.45	.59	( <sup>2</sup> )	( <sup>2</sup> )	4.00	2.22
New Hampshire.....	12.95	13.17	7.90	7.88	2.68	2.76	.37	.37	.58	.59	1.42	1.87
New Jersey.....	7.63	8.59	3.30	3.25	2.00	2.42	.15	.15	.86	.92	1.32	1.85
New Mexico.....	17.90	19.55	7.18	7.81	8.68	9.42	.31	.32	1.40	1.57	.85	.43
New York.....	16.62	18.47	6.04	6.26	5.95	6.99	.30	.31	2.62	2.70	1.61	2.19
North Carolina.....	11.15	12.28	4.76	4.94	3.59	4.24	.58	.60	1.49	1.72	.73	.78
North Dakota.....	17.52	18.03	11.13	11.24	3.62	4.20	.13	.14	1.54	1.69	.80	.76
Ohio.....	14.48	15.43	8.14	7.71	2.19	2.43	.31	.31	.61	.69	3.23	4.29
Oklahoma.....	44.35	48.25	33.35	35.05	7.15	8.53	.84	.87	2.33	3.24	.66	.56
Oregon.....	18.23	18.95	9.48	9.63	3.87	4.20	.18	.17	2.10	2.37	3.10	2.68
Pennsylvania.....	10.32	11.24	2.81	2.77	3.70	4.38	1.19	1.20	.83	.91	1.79	1.98
Puerto Rico.....	5.59	6.15	1.82	1.78	2.67	3.26	.07	.08	.96	.96	.07	.07
Rhode Island.....	19.54	20.66	7.47	7.17	6.04	7.09	.16	.13	1.86	2.18	4.01	4.09
South Carolina.....	10.98	11.21	6.53	6.80	2.17	2.45	.37	.37	1.35	1.34	.26	.25
South Dakota.....	15.71	16.56	8.15	8.39	4.09	4.67	.16	.16	.70	.83	2.61	2.61
Tennessee.....	12.88	13.30	7.15	7.83	4.22	4.49	.43	.43	.45	.69	.13	.16
Texas.....	16.06	16.71	13.25	13.61	2.10	2.30	.42	.41	( <sup>2</sup> )	.08	.29	.31
Utah.....	16.62	17.26	8.30	8.03	4.75	5.35	.22	.22	1.78	1.81	1.57	1.85
Vermont.....	15.82	16.60	10.22	10.15	2.82	3.15	.22	.24	.92	1.09	1.64	2.01
Virgin Islands.....	13.19	12.98	6.25	6.02	4.38	4.35	.27	.23	1.03	1.07	1.26	1.31
Virginia.....	4.91	4.98	1.75	1.78	2.04	2.04	.17	.16	.71	.72	.24	.28
Washington.....	34.16	36.18	21.64	21.45	5.47	6.94	.36	.34	2.41	2.51	4.28	4.94
West Virginia.....	16.08	16.57	4.39	4.40	9.09	9.66	.26	.25	1.78	1.72	.56	.54
Wisconsin.....	15.07	15.56	8.73	8.63	3.46	3.51	.25	.25	.41	.43	2.22	2.74
Wyoming.....	15.13	16.06	8.78	9.79	2.68	3.17	.16	.18	1.21	1.37	2.30	1.65

<sup>1</sup> Based on population data from the Bureau of the Census; excludes Armed Forces overseas.

<sup>2</sup> No program.

<sup>3</sup> Program not in operation for full year. First payments made as follows: California, October

1957; Kentucky, September 1956; and Texas, September 1957.

<sup>4</sup> Estimated.

<sup>5</sup> Data incomplete.

children because the father is incapacitated. This high rate undoubtedly reflects the relative importance in the State's economy of coal mining and other hazardous industries, coupled with comparatively high unemployment.

The cost per inhabitant of assistance to the blind and to the disabled was comparatively small, averaging only 49 cents and \$1.22, respectively, for the United States. Two-thirds of the States spent less than 50 cents for aid to the blind, and no State spent more than \$1.20. Although costs for aid to the permanently and totally disabled were somewhat higher than those for the blind, all States spent less than \$3.25, and almost three-fifths of the 48 States with programs spent less than \$1.50.

The greatest variation among the States continued to be in their expenditures for general assistance, largely because of the absence of Federal financial participation. The cost per inhabitant in Michigan (\$5.75) was 575 times that in Alabama (1 cent) and almost 200 times that in Arkansas (3 cents). Almost two-fifths of the States spent less than \$1.00 per capita.

The distribution of States by size of per inhabitant expenditures for each of the assistance programs is shown below for 1957-58.

Expenditures per inhabitant	All programs	OAA	ADC	AB	APTD	GA
Total number of States...	53	53	53	53	48	53
Less than \$0.50.....	0	0	0	36	5	13
0.50-0.99.....	0	0	0	14	13	7
1.00-1.49.....	0	0	0	3	10	4
1.50-1.99.....	0	3	0	0	9	11
2.00-2.99.....	0	4	9	0	10	11
3.00-3.99.....	0	1	12	0	1	2
4.00-4.99.....	1	3	14	0	0	4
5.00-7.49.....	2	7	12	0	0	1
7.50-9.99.....	3	17	6	0	0	0
10.00-14.99.....	10	9	0	0	0	0
15.00-19.99.....	25	5	0	0	0	0
20.00 or more..	12	4	0	0	0	0

### Factors Affecting State Variation

State variation in expenditures per inhabitant for each of the programs and for all programs combined results from differences among the States in the proportion of the population

aided and in average payments, the two determinants of the cost per inhabitant. The proportion of the population aided and the average payment per recipient depend in large measure upon the availability of State-local funds with which to finance public assistance, the distribution of income among the population, and the scope of the assistance programs established by the State. Under the Social Security Act a State is free to define need and to establish policies and procedures governing eligibility for assistance, such as relatives' responsibility provisions, lien laws, limitations on property holdings, and maximums on assistance payments—all of them determined by State willingness and ability to support public assistance. The degree of community acceptance of public assistance is reflected in the State's willingness to support the programs, which in turn affects the relative stringency of policies governing eligibility for assistance and the level of the assistance standard. On the other hand, the best available economic indicator of a State's ability to support public assistance is found in its per capita income, which also affects the need for assistance. Unfortunately, the greatest need for public assistance is found among the lowest-income States, which are least able to support the programs. Thus, a State's per capita income, its fiscal effort to support public assistance, and the scope of its assistance programs interact to affect both the average payment per recipient and the recipient rate. In addition, the proportion of the aged population that receives old-age and survivors insurance benefits and the size of the benefit payments affect old-age assistance recipient rates and average payments.

The operation of these factors may be observed in their effect upon the 12 States that spent less than \$13 per capita for all programs combined in 1957-58 and the 12 States that spent more than \$20. Since expenditures for old-age assistance influence in large measure the total per inhabitant cost for all programs combined, the following discussion of the variation in recipient rates and average payments is limited to that program.

*States with highest expenditures*

*per inhabitant.* — The States that spent the most per capita for all programs combined fall into three income groups. Five States are among the lower third in per capita income, three are in the middle third, and four are in the upper third (table 3). The wide acceptance of public assistance in all 12 States, however, is indicated by their willingness to support the assistance programs; 10 of them exerted high fiscal effort in 1957-58, and two — Alabama and Georgia — made an effort about equal to the median for the country as a whole. The States were less alike, however, in other characteristics.

High per capita expenditures in the five States with low per capita income were largely the result of comparatively high recipient rates—a reflection, in turn, of their relatively great need for assistance. Their average monthly payments per recipient of old-age assistance in December 1957 were in the lower third, with the exception of those in Louisiana and Oklahoma. Louisiana's average payment was slightly above the median for the Nation, and Oklahoma's was in the upper third. All five States had relatively low beneficiary rates for old-age and survivors insurance in June 1958, which is also indicative of greater need for assistance.

In contrast, the four States with high per capita income owed their relatively high expenditures per inhabitant primarily to average payments that were in the upper third. Although beneficiary rates under the insurance program were also high in each State, recipient rates for old-age assistance in California and Washington were high and, in Massachusetts, were above the median for the United States. Rhode Island's recipient rate for old-age assistance was in the lower third, but its rates for aid to dependent children and general assistance were comparatively high and the rate for aid to the permanently and totally disabled was in the middle range.

The three middle-income States present a somewhat mixed picture. High per capita expenditures were due in Minnesota to a relatively high average payment coupled with a medium recipient rate; in Missouri, to a comparatively high recipient rate

Table 3.—Selected economic and program data for 12 States with highest and 12 States with lowest assistance expenditures per inhabitant for all programs combined, fiscal year 1957-58

States grouped by per capita income, 1955-57	Old-age assistance						Rank in aged OASI beneficiary rate, June 1958			Rank in fiscal effort, 1957-58 <sup>1</sup>		
	Rank in recipient rate, December 1957			Rank in average payment, December 1957								
	Upper third	Middle third	Lower third	Upper third	Middle third	Lower third	Upper third	Middle third	Lower third	Upper third	Middle third	Lower third
12 States with highest per inhabitant expenditures for all programs combined												
Lower third:												
Alabama.....	X					X			X		X	
Arkansas.....	X					X			X		X	
Georgia.....	X					X			X		X	
Louisiana.....	X					X			X		X	
Oklahoma.....	X			X					X		X	
Middle third:												
Colorado.....	X			X					X		X	
Minnesota.....	X	X		X					X		X	
Missouri.....	X			X					X		X	
Upper third:												
California.....	X			X			X			X		
Massachusetts.....	X	X		X			X			X		
Rhode Island.....	X		X	X			X			X		
Washington.....	X			X			X			X		
12 States with lowest per inhabitant expenditures for all programs combined												
Lower third:												
North Carolina.....		X				X			X			X
Puerto Rico <sup>2</sup> .....	X					X			X	(?)	(?)	X
South Carolina.....	X					X			X			X
Virgin Islands <sup>2</sup> .....	X					X			X	(?)	(?)	X
Middle third:												
Virginia.....			X			X			X			X
Hawaii.....			X			X			X			X
Upper third:												
Delaware.....			X			X	X					X
Dist. of Col.....			X		X			X				X
Indiana.....			X		X		X					X
Maryland.....			X			X		X				X
New Jersey.....			X	X			X					X
Pennsylvania.....			X		X		X					X

<sup>1</sup> Expenditures for all programs in relation to personal income.

<sup>2</sup> Per capita income data not available for Puerto Rico and the Virgin Islands.

and a medium average payment; and in Colorado, to a recipient rate and an average payment that were both in the upper third. Old-age and survivors insurance beneficiary rates in all three States were either in the middle range or slightly below it.

*States with lowest expenditures per inhabitant.*—The 12 States with the lowest per capita expenditures likewise have representatives from each of the income groups. Per capita incomes were in the lower third in four States, in the upper third in six States, and in the middle range in two States. Fiscal effort cannot be computed for Puerto Rico and the Virgin Islands because precise income data are lacking for these jurisdictions. Incomes are known to be extremely low in these islands, however, and fiscal effort is probably high—particularly in Puerto Rico. Fiscal

effort to support the assistance programs is comparatively low in each of the other 10 States.

The six high-income States have low per inhabitant expenditures largely because of their relatively low recipient rates. New Jersey was the only State with a comparatively high average payment. Average payments in the lower third contributed to the low expenditures per inhabitant in Maryland and Delaware. Average payments were in the middle third in the other three States. The low recipient rates and the general absence of high average payments in these six States reflect in part the fact that beneficiary rates for the insurance program are high or above the median except in the District of Columbia, which has many aged persons who draw pensions from the Federal civil-service retirement system.

Low per capita expenditures for assistance in the four States with per capita incomes in the lowest third, on the other hand, were caused mainly by comparatively low average payments. Recipient rates were above the median in North Carolina but were in the highest third in the other States in this group, as might be expected from their low-income position. Beneficiary rates were comparatively low in all four States.

Hawaii and Virginia—both middle-income jurisdictions—had relatively low recipient rates combined with comparatively low average payments and beneficiary rates about equal to the median for the country. Low per capita expenditures in Virginia reflect in part a relatively low assistance standard, and in Hawaii they result partly from the small proportion of the total population that is aged as well as the comparatively low recipient rate. In 1950, only 4.1 percent of Hawaii's total population—about half the proportion for the United States—was aged 65 and over.

### Vendor Payments for Medical Care

Medical care provided through assistance payments may be paid for either in the money payment to the recipient to enable him to purchase his own care or directly to the vendor of the medical service. In 1957-58, vendor payments for medical care for all programs combined amounted to more than \$320 million, or \$1.84 per inhabitant—up 15 cents or about 9 percent from per capita expenditures in the preceding year.

A change at the beginning of 1957-58 in the provisions for Federal participation in vendor payments for medical care brought about shifts by many States in the methods of paying for care. From the inception of Federal participation in payments to vendors of medical care under the special types of assistance in October 1950 until July 1, 1957, the Federal Government shared in the combined cost of payments to vendors of medical care and of money payments to recipients up to the monthly maximums on individual payments. For the fiscal year 1957-58, however, the States could claim Federal matching for payments to medical vendors sep-

arately from money payments to recipients, in amounts up to an average of \$6 per adult recipient (\$3 in Federal funds) and \$3 per child recipient (\$1.50 in Federal funds). In an effort to obtain the maximum amount possible under the revised formula, some States changed their procedure for paying for one or more types of care. Other States made payments to vendors of medical care for the first time in one or more categories. In 1957-58, all but nine States used vendor payments in one or more programs. About the same proportion of States—roughly 7 out of every 10—made vendor payments under each program; in earlier years far more States had made such payments from general assistance funds than from funds of any one of the other programs.

The increase from 1956-57 to 1957-58 in total per inhabitant expenditures for payments to vendors of medical care probably would have been greater than it was if the Federal provisions for sharing in such payments had not been changed. Some States making vendor payments substantially higher than the new average maximums shifted from vendor payments to money payments for some types of medical care in order to obtain the maximum possible Federal funds. In addition, in 1957-58, the Commissioner of Social Security approved a policy that permitted States to "split" the cost of nursing- and convalescent-home care between a money payment to the recipient for his ordinary living expenses in the home and a payment to the operator of the home for medical needs; formerly, the full cost of such care was in the form of a single vendor payment to the operator of the home.

Among programs, the largest per capita expenditures for vendor payments were from old-age assistance and general assistance funds (table 4). Expenditures from old-age assistance funds amounted to 92 cents, or half the total per inhabitant for all categories combined. Although the per capita expenditure (48 cents) from general assistance funds was much smaller, it accounted for one-fourth of total general assistance payments. In contrast, vendor pay-

ments for medical care constituted only about 8 percent of total assistance payments for the four special types of public assistance combined. An unknown, though substantial, amount of vendor payments from general assistance funds, however, was spent on behalf of recipients of the special types of public assistance. At least 11 percent of total vendor payments from general assistance went for medical care for recipients under the special programs.

Table 4.—Number of States with specified amount of expenditures per inhabitant for vendor payments for medical care, by program, fiscal year 1957-58

Expenditures per inhabitant for vendor payments for medical care	All programs	OAA	ADC	AB	APTD	GA
Average, all States.	\$1.84	\$0.92	\$0.25	\$0.03	\$0.17	\$0.48
Total number of States..	53	53	53	53	48	53
No vendor payments	9	17	18	15	15	15
Vendor payments	44	36	35	38	33	38
Less than \$0.50.	8	10	26	38	30	17
0.50-0.99.	7	8	8	0	3	11
1.00-1.49.	2	8	1	0	0	3
1.50-1.99.	4	3	0	0	0	5
2.00 or more....	23	7	0	0	0	2

Under each assistance program, per capita expenditures for vendor payments for medical care were small in relation to total expenditures in most States. Vendor payments amounted to less than 50 cents per inhabitant in three-fourths of the States making such payments under old-age assistance, in three-fourths of the States under aid to dependent children, in almost half the States under general assistance, in all the States under aid to the blind, and almost all the States under aid to the permanently and totally disabled. Vendor payments amounted to as much as \$2 or more in seven States under old-age assistance and in 23 States under all programs combined.

## Blue Cross Provisions for Aged Persons, Late 1958\*

An estimated 6 million persons aged 65 and over—about 40 percent of the population in this age group—have hospitalization insurance. The 79 Blue Cross plans in the continental United States<sup>1</sup> estimate that their enrollment includes about 3.5 million persons who have passed their sixty-fifth birthday. Approximately 400,000 aged persons are enrolled in independent plans. The others—at least 2 million persons—have only insurance company policies. Some persons who are members of Blue Cross or independent plans also have insurance company policies.

Blue Cross plans are thus the major source of prepaid protection against the costs of hospital care among the population aged 65 and over. As the ratio of their aged members to younger members has increased, Blue Cross plans have developed a variety of ways of coping with the problem of the impact of the relatively higher costs on the older segment of their enrollment. Blue Cross membership has been obtained by aged persons in one of four ways, listed in the order of their numerical importance: (1) "left-employ" ("left-group" or "group conversion") contracts, (2) nongroup contracts, (3) group contracts covering aged persons still at work, and (4) group contracts that include retired as well as active employees. Wives are generally included under their husband's contract as dependents, and widows are permitted to continue their membership in Blue Cross plans on a group conversion or nongroup basis after their husband's death.

Most of those in the higher ages who are enrolled in Blue Cross plans originally obtained their membership through their place of work. On retiring they converted their coverage into a "left-employ" contract, which

\* Prepared by Agnes W. Brewster and Ruth Bloodgood, Division of Program Research, Office of the Commissioner. Data were developed from plan summaries in the *Blue Cross Guide*, January 1958, and revisions reported by the Blue Cross Association in December 1958.

<sup>1</sup> Data exclude the Puerto Rico Blue Cross plan; Canadian plans have also been omitted.

continued their protection and that of their wives and any young children. Increasingly, however, Blue Cross is writing group contracts that permit the employee to continue his membership after retirement without change in the type of coverage. Since 52 of the Blue Cross plans place no age limits on group enrollment (table 1), some persons have actually first become members of Blue Cross groups, paying group premium rates, after reaching age 65.

Seventy-four Blue Cross plans permit nongroup enrollment, and five do not. Forty-seven of the plans permit nongroup enrollment at any time; eight of these also conduct periodic community enrollment drives in less densely populated areas. The remaining 27 plans periodically open their enrollment for stated periods to persons who are not members of groups. Some of the existing coverage of the aged in Blue Cross plans is derived from a nongroup contract obtained before the age limit on nongroup coverage was enforceable; membership was then continued after age 65 had been reached.

Table 1 shows the upper age limits in effect in the 79 Blue Cross plans, both on a nongroup and on a group basis. Fifty-two plans have no age limits on group enrollment, and 11 of these plans also enroll nongroup members regardless of age. In the

**Table 1.—Age limits for group and nongroup enrollment, 79 Blue Cross plans, late 1958**

Upper age limit for nongroup enrollment	Number of plans	Upper age limit for initial group enrollment				
		No age limit	60	65	66	70
Total.....	79	52	1	24	1	1
No age limit.....	11	11				
55-56.....	1			1		
60.....	11	6	1	4		
64.....	1	1				
65.....	45	39		15		
66.....	3	2			1	
70.....	2	1				1
No nongroup enrollment.....	5	1		4		

<sup>1</sup> Includes several plans with an age limit of 65 for initial enrollment of dependents or sponsored dependents.

<sup>2</sup> When 100 percent of a group is initially enrolled, persons aged 60-65 are accepted.

<sup>3</sup> The 65-year age limit applies only to groups of 10 or less in 2 plans (no age limit for larger groups) and in 1 plan does not apply if the employer contributes to the premium.

remaining plans, the most usual limit is age 65 for both group and nongroup enrollments, although 13 plans have lower age limits for nongroup enrollment and five have higher ones.

In the past 4 years the age limits on nongroup enrollment have been lifted entirely by two plans, lowered by one plan, and raised by three. Some liberalization has also occurred with respect to group enrollment.

Among the 74 plans allowing nongroup enrollment, 61 require that a health certificate be submitted with the enrollment application and 11 do not. There was no information on this point for two plans. The health certificate may cause rejection of the application, or it may form the basis for identifying preexisting conditions for which benefits are not immediately provided.

Forty-seven plans provide coverage for preexisting conditions after waiting periods that vary in length, 19 provide no coverage in such instances, and three cover preexisting conditions immediately. Information was not clear on this point for three of the plans. The benefits under nongroup contracts, although in general fairly similar to those available under "left-employ" contracts, are more limited in a few plans. The main difference is in connection with preexisting conditions, which are not subject to restrictions in "left-employ" contracts.

Tables 2 and 3 list the types of benefits available to "left-employ" members of Blue Cross plans and hence to the majority of their members who are aged 65 or over. As the tables show, the number of basic or "full" benefit days provided by the 79 plans varies from 21 in 13 plans to 365 in one plan.

That the number of basic benefit days does not give the complete story is evident in table 2. Twenty-three plans offer additional days of partial benefits after the member has exhausted his days of full benefits. Plans offering relatively few days of full benefits are likely to provide additional days of partial benefits. The partial benefit may take the form of 50 percent of the full benefit, for a specified number of days; this arrangement is usual when the full benefit relates to semiprivate or ward

accommodations. When the basic benefit is in terms of a dollar amount per day the partial benefit is frequently expressed in dollars; even when so expressed, it may also equal 50 percent of the basic benefit.

In addition to the plan providing 365 days of benefits, two other plans afford benefits covering an entire year when the full and the partial benefit days are combined. Four other plans cover stays of more than 6 months in the hospital.

In table 3, the extent to which the basic benefit offsets the cost of the room occupied by the member patient is analyzed. Forty-two plans provide a full "service benefit," when the patient occupies the type of room specified—a semiprivate bed in 30 plans, a ward bed in 12 plans. The remaining 37 plans allow a set dollar amount of credit toward the cost of the room. In some localities and in some hospitals, this allowance equals or exceeds the charge for a semiprivate room. In others it is undoubtedly less than the cost of such accommodations, and an element of coinsurance is thus introduced for each day the patient is hospitalized.

Plans allowing a semiprivate room

**Table 2.—Benefit days available under "left-employ" contracts, late 1958**

Number of days of basic benefits <sup>1</sup>	Number of plans	Number of days of additional partial benefits <sup>2</sup>					
		None	30, 35, or 40	60 or 70	80, 90, or 100	180	More than 180
Total.....	79	56	6	2	9	4	2
21.....	13	4	3		3	3	
30, 31, or 35.....	23	15	2	1	4	1	
45.....	1	1					
60.....	4	2	1	1			
70 or 75.....	28	25			2		1
90.....	3	3					
120.....	6	5					1
365.....	1	1					

<sup>1</sup> Benefit may apply per certificate year or "per period of hospital confinement"; in a few instances may include a deductible amount, such as \$25 paid by the patient, or a cooperative payment by the patient of \$2.40 per hospital day.

<sup>2</sup> Eleven plans pay 50 percent of the daily room and board charges; 2 pay 25 percent, and 10 pay daily rates of \$3, \$5, \$6, or \$10.

<sup>3</sup> Includes 5 plans that increase the number of days of basic benefits for each year of membership up to 3, 4, 5, or 6 years.

<sup>4</sup> Includes 1 plan that increases the number of days of basic benefits from 30 days the first year of membership to 60 days the second year.

<sup>5</sup> Allows 295 days of partial benefits at \$10 a day in semiprivate room and at \$8 in a ward.

<sup>6</sup> Allows 245 days of partial benefits at \$5 a day for persons under age 70 and 20 days at \$5 a day for persons aged 70 and over.

Table 3.—Type of basic benefit available under "left-employ" contracts, late 1958

Number of days of basic benefits	Number of plans	Type of accommodations		Credit toward cost of room occupied			
		Semi-private <sup>1</sup>	Ward <sup>2</sup>	\$5-7 a day	\$8-10 a day	More than \$10 a day <sup>3</sup>	Ward or semiprivate, limit on room allowance
Total.....	79	30	12	4	18	12	3
21.....	13	8	3		1		1
30, 31, or 35.....	23	10	3	1	4	4	1
45.....	1				1		
60.....	4	1			2	1	
70 or 75.....	28	9	3	3	7	6	
90.....	3	1			2		
120.....	6		3		1	1	1
365.....	1	1					

<sup>1</sup> "Semiprivate" as defined in the plans may include "2 beds," "3," "4," "2 or 3," "2-4," "2-6," "2 or more," "other than 1."

<sup>2</sup> As defined, some ward accommodations do not appear to differ from some semiprivate accommodations. Number of beds includes "5 or more," "4 or more," "3 or more," "more than 2."

<sup>3</sup> Credits range from \$12 a day (7 plans) to \$20 a day (1 plan).

<sup>4</sup> Days of benefit in first year of membership; number increased for additional years of membership.

<sup>5</sup> \$11.50 limit.

<sup>6</sup> \$14.00 limit.

benefit vary in their practices if the patient occupies a private room. In some plans the patient is credited with the value of the semiprivate room, and in others he is credited with a stated dollar amount. In Washington, D. C., for example, where the charge for semiprivate rooms averages \$18.00-\$18.50 a day, until recently a patient received a credit of only \$10.00 a day toward the cost of a private room, which might cost as much as \$23.00 a day. Now he receives a credit equal to the semiprivate room rate.

The rising cost of hospital room and board charges has been reflected in a substantial upward movement among the plans in the dollar amounts of credit toward these charges, as indicated below.

Allowance for room and board	Number of plans	
	1956	Late 1958
\$5.00-7.00.....	12	4
8.00-10.00.....	19	18
More than 10.00.....	4	12
Ward or semiprivate room with a limit on room allowance.....	0	3

By the fall of 1958, five more plans than in 1956 were granting no additional days of partial benefits—an increase more than compensated for by a considerable rise in the number of plans with generous length-of-stay

benefits. Thirty-eight plans — compared with 32 in 1956 — allow 60 or more days of basic benefits, and one of the 38 covers 365 days in semiprivate accommodations.

In the period since January 1956, when the Division of Program Research last prepared a detailed analysis of Blue Cross provisions for "left-employ" members, there has apparently been some reduction in the benefits available to older plan members.<sup>2</sup> Only 30 plans in 1958, for example, compared with 38 in 1956, offered a semiprivate room basic benefit; 12 plans in 1958 and seven in 1956 had a ward benefit.

How do the benefits available to "left-employ" members in late 1958 compare with the benefits available under the group contracts held before retirement? In 57 of the 79 plans there is no reduction in benefits under the "left-employ" contracts except when the member had formerly been enrolled in one of the more comprehensive or special group contracts rather than in the standard or most-widely-held group contract. In the remaining 22 plans, some reduc-

<sup>2</sup> In both the years selected for analysis, every effort was made to select from among the several contracts offered by individual Blue Cross plans those "group," "left-group," and "nongroup" contracts that were most nearly comparable. It is nevertheless possible that variations were inadvertently introduced that make the reductions more apparent than real.

tion in benefits is made in converting from group to "left-employ" membership. The most frequent type of benefit reduction is in the number of basic days of hospital care. A few plans provide for a lower rate of daily room allowances, others reduce only the basic days of benefit, and still others reduce only the room allowance. In a few plans, the days of additional partial benefits provided to group members are not available under "left-employ" contracts. During 1958 two plans increased the number of basic benefit days for group enrollment, with the same increase applicable to "left-employ" certificates.

The variations in actual benefits among the plans and the changes in benefits that occur in some plans when converting from group to "left-employ" coverage explain the differences in premiums among group, "left-employ," and nongroup members of Blue Cross plans. Table 4 gives the annual premiums under the three types of contracts both for a one-person contract and for a family contract and shows medians and ranges. Table 5 indicates the difference in the annual cost of "left-employ" contracts and group contracts, separately for plans maintaining the same benefit schedule for both types of contract and for plans reducing benefits for those no longer members of a group.

The median premium for a family is \$73 under a group contract and \$85 under a "left-employ" contract. The range is wider under "left-employ" contracts—from \$51 to \$203 a year—than under group contracts — from \$44 to \$163. On a monthly basis, the additional cost of the "left-employ" contract can be nothing or nearly \$10, depending on the plan. If benefits

Table 4.—Annual 1-person and family premiums, by type of contract, late 1958

Type of contract	Number of plans	Annual premium	
		Median	Range
Group.....	79		
One-person.....		\$30.00	\$16.20-70.80
Family.....		73.20	43.80-162.60
"Left-employ".....	79		
One-person.....		42.20	19.20-87.00
Family.....		84.70	51.00-202.80
Nongroup.....	74		
One-person.....		42.00	22.08-87.80
Family.....		84.00	51.60-202.80

**Table 5.—Additional annual premium cost of "left-employ" contracts, late 1958**

Type of "left-employ" contract	Number of plans	Additional annual premium cost	
		Median	Range
Plans not reducing benefits	57		
One-person	<sup>1</sup> 56	\$9.60	\$0-55.56
Family	<sup>1</sup> 56	10.44	0-115.92
Plans reducing benefits	22		
One-person	<sup>2</sup> 22	7.80	1.20-18.60
Family	<sup>2</sup> 21	7.20	1.80-40.20

<sup>1</sup> Rates not available for 1 plan in which they vary by locality.

<sup>2</sup> Excludes 1 plan where group family rate is higher than "left-employ" family rate; not comparable since "left-employ" members are subject to an 80/20 coinsurance clause and receive lower maternity benefits.

are reduced, the difference between the two types of rates is lower. The greatest difference for a family contract is less than \$3.50 a month.

In 1956 the additional annual cost for a family for a "left-employ" contract in more than half the plans ranged from \$6 to \$15, or from \$0.50 to \$1.25 a month. In 1958 in half the plans the additional cost to "left-employ" members was less than \$1 a month (table 5).

During 1958 no changes were made in premium rates by 50 of the 79 plans. (Most of these plans had raised their rates before 1958.) Among the 29 plans (30 percent of all the plans) that raised rates in 1958, the majority increased the premium on all three types of contracts — group, "left-employ," and nongroup—as the following tabulation shows.

Changes in premiums	Number of plans
Total	79
None	50
Increase:	
Group, "left-employ," and nongroup contracts	20
Group and "left-employ" contracts	3
"Left-employ" and nongroup contracts	4
Nongroup contracts	1
Rates for "left-employ" contracts varying by locality	1

## UNICEF's New Program for Children\*

In a significant first step outside the health field and into the field of

\* Prepared by Katherine Bain, M.D., Deputy Chief, Children's Bureau.

child welfare, the Board of the United Nations Children's Fund (UNICEF) at its March meeting approved a plan for aid to children's institutions and day-care centers.

In response to a resolution introduced by the United States Delegation in March 1958, a study was undertaken of the possibility of UNICEF aid in this field. A UNICEF staff member, acting as special consultant to the United Nations Bureau of Social Affairs, visited a number of countries and developed a report<sup>1</sup> that formed the basis for the proposed program. The World Health Organization supplemented this analysis with a special report on the health aspects.<sup>2</sup>

The main report was strongly supported at the Board meeting as being sound both in its general philosophy and in the specific principles that it established. Designed to serve as a basis for planning child welfare projects suitable for submission for UNICEF aid, it should also serve as a valuable resource to countries interested in evaluating existing services to children and planning for their improvement.

The report stresses the importance of training for all levels of workers—a recommendation heartily endorsed by the Board. Services that reach the most vulnerable age groups—infants and young children—are high on the priority list, as are the preventive services, such as day care, which might enable children to live in their own homes. While recognizing that institutional care is not ideal for children deprived of home life, the Board also recognized that in many countries institutions will need to be used for many years to come. Improvement of existing institutions and stimulation of planning for services that strengthen home life are the aims of the program. As the report states, "aid would not be justified unless it were conceived of as a beginning toward a broader and more fundamental objective, namely that of aiding countries develop well-organized national systems of social

services which would help preserve and strengthen family life, and foster opportunities for the healthy growth of the personality, abilities, and social habits of the child."

Just as UNICEF relies on the World Health Organization and the Food and Agriculture Organization for technical advice in areas of their competence, so it will receive technical advice on this new program from the Bureau of Social Affairs. Though the sum allotted for the first year is small—\$135,000—the development of even a few sound projects will require the full-time services of a competent child welfare worker in the Bureau. UNICEF is authorized to assist in paying such a staff member until the Bureau of Social Affairs can incorporate the position in its budget.

Which countries will wish to have assistance for projects in this field and what the projects will be like is unknown. The program will be watched with interest, however, as the first excursion of UNICEF outside the field of health.

This departure into the field of child welfare is renewed evidence of the dynamic quality of UNICEF's program. Initiated in 1946 to meet emergency needs for food and clothing of children in wartorn countries, UNICEF has changed and continues to change to meet new challenges. By resolution of the United Nations General Assembly in December 1950, UNICEF shed its exclusively temporary character and was directed to use its resources "for the purpose of meeting, through the provision of supplies, training, and advice, emergency and long-range needs of children and their continuing needs, particularly in under-developed countries."

Taking a broad view of the "needs of children," UNICEF has developed in the short space of 8 years an imaginative and flexible program for stimulating and assisting countries to meet those needs. A narrow approach might have limited aid to the traditional field of maternal and child health as conceived in a Western country where other categorical programs provide other segments of service. The planners, however, with a clear awareness of the needs of children around the world, have built

<sup>1</sup> UN Economic and Social Council, E/ICEF/377—30 January 1959.

<sup>2</sup> UN Economic and Social Council, E/ICEF/378—18 February 1959.

a more realistic program. Aid under UNICEF goes, of course, to basic maternal and child health services, but the services may include environmental sanitation projects, equipment for pediatric and obstetric wards in hospitals, and programs for premature infants, as well as the more traditional features.

Disease control, which might have been limited to diseases primarily affecting children, has been directed into mass campaigns against general scourges—yaws, leprosy, tuberculosis, malaria—which are also great killers of children. For its part in the world program to eradicate malaria, UNICEF contributes almost half its own total resources. Its attack on disease has extended beyond the treatment of the individual to the equipping of plants to produce treatment materials, such as DDT, penicillin, sera, and vaccines.

In extension of its early interest in hungry children, UNICEF has added to its feeding programs a long-range attack on malnutrition. Some 177 milk-processing plants have been aided; the latest allocation was for \$1 million to equip the milk plant in Bombay, for which the Government has set aside \$5 million. To "pay back" UNICEF, Bombay will provide free or subsidized milk to the value of \$1.5 million for mothers and children.

In September 1957 an expanded program of aid to nutrition was approved by the Board to provide for surveys, train personnel at all levels, and aid nutrition activities at the village level. School gardens, village fish ponds, nutrition education for teachers, nurses, and midwives, and poultry and small animal raising—all as part of community-development programs—are among the many kinds of projects for which UNICEF provides imported equipment, supplies, and transport and sometimes training stipends. At the last Board session in March, allocations for such projects were made to Uganda, India (Orissa), Indonesia, Ethiopia, Israel, and Turkey.

By making aid possible for so many kinds of programs UNICEF has become an adaptable tool for meeting a variety of needs. With the existing differences in levels of development among the countries of the world, a

more circumscribed program would have accomplished less than has this very diversified program. Any country can find something in the UNICEF armamentarium on which it is ready and able to embark. Stimulated by international assistance it will invest its own funds in something that may require long-range support. No overall international pattern is imposed, but each country is free to select from a variety of programs the one most suited to its needs.

The range of assistance is from the very simple, such as distribution of dry skim milk, to the very complex, such as aid to pediatric education. This latter aid, accepted by the Board as a new program in March 1957, is intended to upgrade the teaching of pediatrics in medical schools, through assisting in the establishment of full-time departments. Only four such projects thus far have been approved—three in India and one in Uganda. Although it is a very specialized kind of aid, it can provide for the country ready to use it an enormous boost to both the quantity and quality of medical care.

Against this background of past activity, the vote at the March Board meeting to extend aid to "Social Services for Children with Particular Reference to Institutions, Day-Care Centers and Other Methods of Care of Children Outside Their Own Homes" is a natural step forward in the evolution of UNICEF.

Another proposed departure from the field of health fared less well at the hands of the Board. Extension of UNICEF Aid to Primary Education, developed in response to a resolution of the Pakistan delegation, was not accepted by the Board in the form recommended by the administration. The program would have provided for cooperation with UNESCO for aid in training teachers and in broadening the scope of primary education to enable children to adjust to community life.

Proponents of the plan made the point that health, welfare, and education are interrelated. The Executive Director called attention to the United Nations *Report on the World Social Situation*, which pointed out the corollary to this "inter-relationship of needs,"—that is, that an at-

tack on any one of the evils of hunger, illness, or ignorance has proved less successful than a simultaneous attack on all three. Though impressed with these arguments the Board was also impressed with the vast amount of unmet need in the fields of health and nutrition that UNICEF is currently attempting to deal with. Rather than spread UNICEF resources too thin, the Board decided against expansion into primary education at this time. Some greater effort was authorized in teacher training in subjects falling within UNICEF's traditional fields of interest, such as health, nutrition, hygiene, and home economics.

Though not accepted at this time, aid in the fight against illiteracy will undoubtedly be the subject of future Board consideration, as will other areas of children's needs. The "tradition" of UNICEF is to face and deal with changing emphases in program.

## Recent Publications\*

### General

BECKER, JOSEPH M. *Shared Government in Employment Security: A Study of Advisory Councils*. New York: Columbia University Press, 1959. 501 pp. \$6.50.

Theory of advisory councils, experience in State employment security programs, and analysis of their effectiveness.

CAMPBELL, WILLIAM J.; LEIZER, RAYMOND R.; and YUKER, HAROLD E. *A Study of the Adaptability of Disabled Workers*. (Human Resources Study No. 3.) Albertson, N. Y.: Human Resources Corp., Division of Abilities Inc., 1958. Various paging. \$1.

The final report of a 2-year study of a subcontracting industrial enterprise employing only disabled persons at prevailing wages.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. OFFICE OF THE SECRETARY. OFFICE OF PROGRAM AND (Continued on page 26)

\* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-59  
[In thousands; data corrected to Apr. 10, 1959]

Year and month	Total	Retirement, disability, and survivor insurance										Unemployment insurance					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act <sup>9</sup>	State laws <sup>10</sup>	Veterans' legisla- tion <sup>11</sup>	Railroad Unem- ployment Insurance Act <sup>9</sup>		
		Social Security Act	Rail- road Retirement Act	Civil Service Com- mis- sion <sup>2</sup>	Veter- ans Ad- minis- tration <sup>3</sup>	Monthly				Lump-sum <sup>7</sup>							
						Social Security Act <sup>4</sup>	Rail- road Retirement Act <sup>5</sup>	Civil Service Com- mis- sion <sup>2</sup>	Veter- ans Ad- minis- tration <sup>3</sup>	Social Secu- rity Act	Other <sup>6</sup>						
Number of beneficiaries																	
1958																	
February		8,507.6	465.1	297.9	2,824.8	2,814.5	227.8	98.0	(12)	57.4	15.7	29.1	2,698.3	82.2	141.4		
March		8,619.5	467.4	300.7	2,826.8	2,841.1	228.7	99.4	(12)	1,190.4	15.6	28.3	2,965.9	95.5	143.7		
April		8,759.7	470.2	304.0	2,832.9	2,868.4	230.0	101.2	(12)	74.1	16.7	28.6	2,966.9	95.8	157.2		
May		8,866.9	473.1	306.4	2,841.5	2,891.5	231.1	102.6	(12)	64.0	15.9	23.8	2,731.7	87.0	138.1		
June		8,985.5	476.0	309.4	2,850.5	2,919.8	231.7	106.4	(12)	1,187.9	13.7	22.5	2,500.3	89.0	117.4		
July		9,071.2	477.1	312.2	2,858.3	2,940.6	232.3	107.2	(12)	51.6	15.0	26.1	2,234.1	92.4	112.4		
August		9,168.7	478.8	314.0	2,867.6	2,963.4	233.7	107.7	(12)	59.9	13.9	31.8	2,676.5	65.0	128.7		
September		9,244.7	481.3	316.1	2,875.1	2,983.6	234.4	124.0	(12)	1,188.7	13.2	33.9	2,440.1	47.5	120.9		
October		9,323.0	483.1	318.7	2,883.5	3,004.5	235.2	128.0	(12)	51.6	13.8	35.2	2,062.5	30.3	122.5		
November		9,415.7	485.3	321.0	2,891.2	3,014.5	236.3	130.7	(12)	50.3	12.2	31.1	1,922.9	27.7	106.6		
December		(12)	485.2	323.2	2,898.3	(12)	236.8	132.5	(12)	1,193.3	13.3	36.0	2,175.8	29.8	129.4		
1959																	
January		9,510.0	485.0	324.8	2,899.4	3,055.8	236.1	133.6	(12)	109.6	13.4	36.7	2,612.5	33.0	139.9		
February		9,597.9	489.0	326.9	2,900.4	3,076.8	238.2	135.0	(12)	61.3	15.3	27.0	2,588.4	31.5	103.8		
Amount of benefits <sup>12</sup>																	
1940		\$1,183,462	\$17,150	\$114,106	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267		\$518,700		\$15,961	
1941		1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943		344,321		14,537	
1942		1,124,351	76,147	122,806	68,115	325,265	30,523	1,603		111,193	15,005	14,342		344,084		6,268	
1943		911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255		79,643		917	
1944		1,104,638	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,034	19,238		62,385	\$4,215	582	
1945		2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431		445,866	126,630	2,359	
1946		5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610		1,094,850	1,743,718	39,917	
1947		4,638,540	287,554	177,053	106,876	1,676,029	149,179	19,283		382,515	29,460	33,115	\$11,368	776,165	970,542	39,401	
1948		4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599	
1949		5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	103,596	
1950		5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	59,904	
1951		5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,308	57,337	33,356	26,297	840,411	2,234	20,217	
1952		6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793	
1953		7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,684	
1954		9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,606	157,088	
1955		10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284	
1956		11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	109,304	41,895	49,538	1,380,726	60,917	70,443	
1957		13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	58,265	748,680	138,785	47,278	51,292	1,766,445	53,087	93,535	
1958		17,512,022	6,722,871	570,741	561,988	2,382,215	1,720,146	153,947	74,185	794,253	132,908	56,043	51,920	3,979,946	82,035	228,824	
1959																	
February		1,352,024	489,855	44,954	43,447	194,157	129,948	12,095	5,365	65,678	11,503	4,827	3,786	320,181	7,546	19,093	
March		1,419,397	497,972	45,247	44,316	193,924	131,440	12,171	5,511	65,600	12,995	5,041	4,060	370,248	9,285	21,626	
April		1,474,691	507,891	45,563	44,771	198,198	133,148	12,263	5,564	66,688	15,019	4,910	4,037	403,845	9,833	23,153	
May		1,436,865	515,165	45,907	45,127	197,430	134,534	12,345	5,636	66,430	12,904	4,954	3,426	363,550	8,922	20,574	
June		1,403,883	523,478	46,225	45,400	196,953	136,206	12,402	5,695	66,269	13,039	4,288	3,056	325,121	8,553	16,651	
July		1,437,935	529,845	46,361	45,639	199,657	137,519	12,459	5,729	66,564	10,444	4,292	3,404	351,050	10,151	14,735	
August		1,442,965	538,755	46,561	45,843	199,305	138,972	12,556	5,670	66,968	12,128	3,970	4,660	337,352	6,553	19,861	
September		1,434,402	544,331	46,547	49,823	197,823	140,289	12,617	7,056	67,144	14,032	4,638	4,858	322,878	5,047	18,144	
October		1,403,179	549,432	47,064	50,224	201,983	141,503	12,687	7,193	67,626	10,493	5,273	5,377	281,885	3,391	19,076	
November		1,348,892	555,238	47,300	50,256	201,244	142,291	12,765	7,211	66,765	10,168	4,791	4,449	227,723	2,693	16,030	
December		(12)	(12)	47,330	50,839	201,017	(12)	12,818	7,309	67,250	(12)	5,092	5,424	295,902	3,311	17,755	
1959																	
January		1,546,528	602,924	48,050	51,000	205,188	156,826	13,373	7,308	67,900	22,409	4,583	4,970	338,757	3,486	20,345	
February		1,501,047	610,277	48,532	51,421	198,109	158,380	13,553	7,444	67,582	12,643	5,441	3,517	307,403	2,993	13,775	

<sup>1</sup> Under Social Security Act, (1) retirement benefits—old-age, wife's, and husband's benefits and benefits (partly estimated) to children of old-age beneficiaries (including those to disabled children aged 18 and over, beginning Jan. 1957) and (2) disability benefits—benefits to disabled workers aged 50-64 beginning July 1957 and, beginning Oct. 1958, to their dependent wives, husbands, and children (including disabled children aged 18 and over). Beginning Dec. 1951, includes spouse's annuities under Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes payments (partly estimated) to deceased workers' disabled children aged 18 and over.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

<sup>6</sup> Payments to veterans' widows, parents, and children; number, end of quarter.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Under railroad retirement, Federal civil-service, and veterans' programs.

<sup>9</sup> Represents average number of beneficiaries in a 14-day registration period;

temporary disability benefits first payable July 1947.

<sup>10</sup> Represents average weekly number of beneficiaries; includes data for payments to unemployed Federal workers beginning Jan. 1955 and to unemployed ex-servicemen beginning Nov. 1958, made by the States as agents of the Federal Government. Beginning June 1958, includes temporary unemployment compensation programs (\$43,985,598 paid in Feb. 1959).

<sup>11</sup> Beginning Sept. 1944, under Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning Nov. 1952, under Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

<sup>12</sup> Not available.

<sup>13</sup> See footnote 5, table 4, page 28.

<sup>14</sup> Payments: under Social Security Act annual data represent Treasury disbursements and, under Railroad Retirement Act, amounts certified (for both programs data for monthly benefits, by month, are for benefits in current-payment status); under Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, Servicemen's Readjustment Act, and Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1956-59**

[In thousands]

Period	Retirement, disability, and survivor insurance				Unemployment insurance		
	Federal insurance contributions <sup>1</sup>		Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment insurance contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
	Retirement and survivors	Disability					
Fiscal year:							
1956-57 *	\$6,539,849	\$337,199	\$1,171,155	\$616,020	\$1,537,127	\$330,034	\$77,858
1957-58 *	7,266,985	926,403	1,259,041	575,282	1,500,397	335,880	99,891
8 months ended:							
February 1957	3,722,382		938,043	416,039	1,017,586	315,372	45,269
February 1958	4,095,607	519,998	808,215	401,953	1,007,570	326,708	57,761
February 1959	4,346,339	528,574	1,007,072	350,630	982,616	305,112	56,144
1958							
February	886,581	119,443	113,282	77,722	136,658	269,024	7,935
March	598,151	74,963	103,610	42,977	8,651	4,691	15,176
April	747,075	83,350	121,330	17,051	179,064	1,685	810
May	1,128,413	154,760	107,369	70,197	296,553	1,651	9,883
June *	697,739	93,332	118,516	43,104	8,559	1,146	16,263
July	425,596	38,173	113,346	16,721	179,020	857	375
August	922,527	129,295	154,133	72,314	254,371	873	11,465
September	453,262	54,743	109,081	43,951	8,293	757	11,719
October	408,812	40,715	150,387	20,633	125,974	819	816
November	674,926	96,209	113,387	67,782	183,621	671	10,475
December	355,057	44,337	135,868	43,715	11,466	725	13,283
1959							
January	230,887	16,494	120,412	14,316	76,943	39,052	573
February	875,272	108,608	110,458	71,198	142,928	261,357	7,438

<sup>1</sup> Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance and, beginning January 1957, disability insurance; beginning December 1952, adjusted for employee-tax refunds; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning January 1951, on an estimated basis, with suitable subsequent adjustments.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions from

employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U.S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and other Treasury reports, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 24)

ALYSIS. *Health, Education, and Welfare Trends: Annual Supplement to the Health, Education, and Welfare Indicators*. (1959 edition.) Washington: The Office, 1959. 71 pp. Processed.

Charts and tables on human resources, vital statistics, economic growth and stability, government finances, health, education, welfare, and vocational rehabilitation.

ZIMAND, SAVEL, editor. *Public Health and Welfare, the Citizens' Responsibility: Selected Papers of Homer Folks*. New York: The Macmillan Co., 1958. 475 pp. \$3.50.

Forty-nine selections from the papers of Homer Folks, covering the period 1891-1946, that deal with various aspects of health and welfare.

## Retirement and Old Age

RUTGERS UNIVERSITY. INSTITUTE OF MANAGEMENT AND LABOR RELATIONS. *Pension and Welfare Funds: Their Importance and Impact on Our So-*

*ciety. Proceedings of the Tenth Annual Labor-Management Conference of the Institute of Management and Labor Relations*. New Brunswick, N. J.: The Institute, 1958. 76 pp.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. LIBRARY. *Selected References on Aging: An Annotated Bibliography*, compiled by the Library for the Special Staff on Aging. (1961 White House Conference edition.) Washington: U. S. Govt. Print. Off., 1959. 110 pp. 50 cents.

References grouped under the headings of Social Aspects of Aging; Economic Aspects of Aging; The Aging Process, Health, and Medical Care; Reports of Conferences and Commissions; Conference and Group Discussion Methods; Community Helps; and Guides to Personal Adjustment.

## Public Welfare

CONRAD, GERTRUDE J., and ELKINS, HARRY K. "The First Eighteen

Months of Group Counseling in a Family Service Agency." *Social Casework*, Vol. 40, Mar. 1959, pp. 123-129. 60 cents.

Selecting group members, interpreting within the group, and evaluating client progress.

HALLINAN, HELEN W. "Co-ordinating Agency Efforts in Behalf of the Hard-to-Reach Family." *Social Casework*, New York, Vol. 40, Jan. 1959, pp. 9-17. 60 cents.

Describes an experiment by the New York City Youth Board designed to reach multiproblem families.

OGG, ELIZABETH. *Good Neighbors — The Rise of Community Welfare Councils*. (Public Affairs Pamphlet No. 277.) Chicago: Public Affairs Committee, Inc., 1959. 28 pp. 25 cents.

VADAKIN, JAMES C. *Family Allowances: An Analysis of Their Development and Implications*. (University of Miami Publications in Economics, No. 3.) Coral Gables: (Continued on page 29)

Table 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937-59

[In thousands]

Period	Receipts		Expenditures		Assets at end of period		
	Net contribution income and transfers <sup>1</sup>	Interest received <sup>2</sup>	Benefit payments	Administrative expenses <sup>3</sup>	Invested in U.S. Government securities <sup>4</sup>	Cash balances	Total assets
Old-age and survivors insurance trust fund							
Cumulative, January 1937-February 1959....	\$60,231,139	\$5,327,997	\$42,736,129	\$1,410,783	\$20,280,440	\$1,131,783	\$21,412,224
Fiscal year:							
1956-57 <sup>5</sup> .....	6,539,849	560,558	6,514,581	150,057	22,263,318	765,560	23,028,878
1957-58 <sup>5</sup> .....	7,266,985	557,274	7,874,932	165,604	21,704,189	1,048,411	22,812,600
8 months ended:							
February 1957.....	3,722,382	288,531	4,005,034	94,682	21,673,724	830,582	22,504,306
February 1958.....	4,095,607	292,468	5,062,442	111,318	21,319,282	923,911	22,243,193
February 1959.....	4,346,339	292,367	5,893,805	145,278	20,280,440	1,131,783	21,412,224
1958							
February.....	886,581	10,971	654,678	13,756	21,319,282	923,911	22,243,193
March.....	598,151	15,843	680,659	16,026	21,331,665	828,837	22,160,503
April.....	747,075	21,362	710,473	18,856	21,362,123	837,487	22,199,610
May.....	1,128,413	9,695	710,150	13,762	21,733,623	880,143	22,613,766
June <sup>6</sup> .....	697,739	217,906	711,169	4,642	21,764,189	1,048,411	22,812,600
July.....	425,596	1,614	822,184	19,129	21,474,961	923,535	22,398,497
August.....	922,527	11,943	707,613	14,396	21,689,015	921,943	22,610,958
September.....	453,262	15,960	716,471	23,252	21,502,387	838,061	22,340,448
October.....	408,812	21,384	703,008	17,601	21,148,151	901,884	22,050,035
November.....	674,926	9,530	698,756	16,482	20,997,551	1,021,703	22,019,254
December.....	355,057	214,020	703,598	20,310	20,953,408	911,014	21,864,422
1959							
January.....	230,887	1,980	751,454	16,709	20,395,900	933,226	21,329,126
February.....	875,272	15,934	790,721	17,388	20,280,440	1,131,783	21,412,224
Disability insurance trust fund							
Cumulative, January 1957-February 1959.....	1,792,177	33,226	369,521	16,244	1,359,353	80,285	1,439,638
Fiscal year:							
1956-57 <sup>5</sup> .....	337,199	1,363	369,521	1,305	325,363	11,895	337,258
1957-58 <sup>5</sup> .....	926,403	15,843	168,420	12,112	1,054,458	44,515	1,098,973
8 months ended:							
February 1958.....	519,968	6,218	90,439	2,009	708,585	62,441	771,026
February 1959.....	528,574	16,020	201,102	2,827	1,359,353	80,285	1,439,638
1958							
February.....	119,443	298	18,034	266	708,585	62,441	771,026
March.....	74,963	184	19,193	266	589,398	37,324	826,713
April.....	83,350	354	20,206	229	588,659	31,323	889,982
May.....	154,760	632	19,407	229	959,051	66,087	1,025,738
June <sup>6</sup> .....	93,332	8,456	18,775	49	1,054,458	44,515	1,098,973
July.....	38,173	46	18,747	69	1,085,186	33,190	1,118,376
August.....	129,295	410	19,531	69	1,170,578	57,884	1,228,461
September.....	54,743	188	22,646	545	1,221,478	39,198	1,260,676
October.....	40,715	403	26,060	545	1,234,262	40,928	1,275,189
November.....	96,209	554	27,021	545	1,264,062	80,326	1,344,387
December.....	44,337	13,523	23,189	545	1,320,758	57,756	1,378,514
1959							
January.....	16,494	102	32,793	738	1,316,678	44,901	1,361,578
February.....	108,608	794	31,096	246	1,359,353	80,285	1,439,638

<sup>1</sup> For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Includes deductions for refund of estimated amount of employee-tax overpayment beginning 1952 for the old-age and survivors insurance trust fund and January 1959 for the disability insurance trust fund.

<sup>2</sup> Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956, and, beginning June 1958, from the disability insurance fund to the old-age and survivors insurance fund (see footnote 4).

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes amounts for expenses of plans and

construction authorized by P.L. 170, 83d Cong., 1st sess.

<sup>4</sup> Beginning January 1957, subject to subsequent adjustment (with interest) between the two trust funds; the first adjustment, \$9 million applicable to fiscal year 1956-57, was transferred from the disability trust fund in June 1958.

<sup>5</sup> Book value: Includes net unamortized premium and discount, accrued interest, and repayments on account of accrued interest on bonds at time of purchase.

<sup>6</sup> Revised to correspond with *Final Statement of Receipts and Expenditures of the U.S. Government*.

<sup>7</sup> Includes payment of \$124 million to the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956.

<sup>8</sup> Seven months only; benefit payments began August 1957.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and unpublished Treasury reports.

**Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, February 1958–February 1959, and monthly benefits awarded, February 1959<sup>1</sup>**

[Amounts in thousands; data corrected to Apr. 2, 1959]

Item	Total			Old-age	Disability <sup>2</sup>	Wife's or husband's			Child's <sup>4</sup>			Widow's or wid- ower's	Moth- er's	Par- ent's
	Total	OASI <sup>2</sup>	DI <sup>2</sup>			Total	OASI <sup>2</sup>	DI <sup>2</sup>	Total	OASI <sup>2</sup>	DI <sup>2</sup>			
	Number													
In current-payment status at end of month:														
1958														
February.....	11,322,172	11,153,256	168,916	6,300,598	168,916	1,853,976	1,853,976	-----	1,518,715	1,518,715	-----	1,119,520	331,398	29,049
March.....	11,460,592	11,282,966	177,626	6,380,180	177,626	1,875,252	1,875,252	-----	1,531,862	1,531,862	-----	1,132,065	334,514	29,093
April.....	11,628,081	11,440,625	187,456	6,476,915	187,456	1,903,624	1,903,624	-----	1,545,811	1,545,811	-----	1,147,164	337,966	29,145
May.....	11,758,464	11,563,890	194,574	6,551,778	194,574	1,925,164	1,925,164	-----	1,557,333	1,557,333	-----	1,160,174	340,209	29,232
June.....	11,905,288	11,704,913	200,375	6,638,500	200,375	1,947,414	1,947,414	-----	1,571,933	1,571,933	-----	1,172,767	344,913	29,386
July.....	12,011,829	11,807,120	204,709	6,703,193	204,709	1,962,299	1,962,299	-----	1,578,996	1,578,996	-----	1,184,581	348,564	29,487
August.....	12,132,135	11,908,076	224,059	6,765,324	224,059	1,975,568	1,975,568	-----	1,587,690	1,587,690	-----	1,198,234	351,743	29,517
September.....	12,228,348	12,002,134	226,214	6,821,294	226,214	1,991,631	1,991,631	-----	1,597,269	1,597,269	-----	1,210,156	352,153	29,631
October.....	12,327,583	12,083,107	244,476	6,866,663	233,541	2,008,305	2,004,403	3,902	1,614,077	1,607,044	7,033	1,221,450	353,787	29,760
November.....	12,430,234	12,162,177	268,057	6,920,677	237,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
December <sup>5</sup> .....														
1959														
January.....	12,565,823	12,263,577	302,246	6,968,335	248,894	2,045,988	2,025,344	20,644	1,663,592	1,630,884	32,708	1,254,302	354,028	30,684
February.....	12,674,727	12,359,615	315,112	7,026,854	254,701	2,063,391	2,039,655	23,736	1,676,635	1,639,960	36,675	1,267,444	354,689	31,013
Awarded, February 1959.....	183,267	162,245	21,022	81,000	11,746	35,090	30,808	4,282	28,605	23,611	4,994	19,266	7,018	542
	Monthly amount													
In current-payment status at end of month:														
1958														
February.....	\$619,802.9	\$607,406.1	\$12,396.8	\$409,357.7	\$12,396.8	\$64,014.5	\$64,014.5	-----	\$58,857.9	\$58,857.9	-----	\$57,345.4	\$16,319.8	\$1,510.8
March.....	629,411.9	616,320.5	13,091.5	415,822.0	13,091.5	64,908.3	64,908.3	-----	59,485.2	59,485.2	-----	58,067.9	16,522.6	1,514.4
April.....	641,038.3	627,166.5	13,871.8	423,649.3	13,871.8	66,076.3	66,076.3	-----	60,192.7	60,192.7	-----	58,959.0	16,769.7	1,519.5
May.....	649,699.0	635,257.6	14,441.4	429,409.4	14,441.4	66,920.1	66,920.1	-----	60,751.2	60,751.2	-----	59,716.6	16,934.4	1,526.0
June.....	659,684.1	644,773.1	14,911.0	436,244.4	14,911.0	67,821.1	67,821.1	-----	61,471.1	61,471.1	-----	60,457.4	17,241.1	1,538.0
July.....	667,363.5	652,102.1	15,261.5	441,563.1	15,261.5	68,460.4	68,460.4	-----	61,879.5	61,879.5	-----	61,149.5	17,503.9	1,545.7
August.....	677,727.1	659,425.0	18,302.2	446,748.6	18,302.2	69,053.8	69,053.8	-----	62,392.7	62,392.7	-----	61,955.0	17,725.5	1,549.4
September.....	684,620.2	666,089.0	18,531.2	451,347.4	18,531.2	69,737.2	69,737.2	-----	63,012.9	63,012.9	-----	62,674.0	17,758.8	1,558.7
October.....	690,935.7	671,456.3	19,479.4	454,946.3	19,142.6	70,373.3	70,238.2	\$135.1	63,731.8	63,530.1	\$201.7	63,329.8	17,843.7	1,566.2
November.....	697,528.6	677,103.7	20,424.9	459,201.1	19,515.7	71,230.1	70,814.8	415.2	64,130.2	63,636.3	494.0	63,976.6	17,886.5	1,588.3
December <sup>5</sup> .....														
1959														
January.....	759,750.1	736,167.1	23,583.0	497,547.3	21,876.1	77,097.1	76,355.1	742.0	71,832.6	70,867.7	964.9	69,977.3	19,671.5	1,748.2
February.....	768,656.8	744,262.9	24,393.9	503,286.7	22,441.7	77,951.9	77,097.1	854.8	72,597.0	71,499.6	1,097.4	70,826.5	19,780.0	1,773.0
Awarded, February 1959.....	12,257.3	10,874.1	1,383.2	6,831.1	1,078.5	1,426.8	1,271.5	155.3	1,248.1	1,098.7	149.4	1,171.3	464.9	36.6

<sup>1</sup> For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

<sup>2</sup> Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled worker) beneficiaries and their dependents.

<sup>3</sup> Monthly benefits to disabled workers aged 50–64.

<sup>4</sup> Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

<sup>5</sup> To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; the figures on benefits in current-payment status at the end of December 1958 are therefore not available.

## SOCIAL SECURITY IN REVIEW

(Continued from page 3)

recommendations based on this discussion."

### Extension of Temporary Unemployment Benefits

On March 31, 1959, the President approved Public Law 86-7, extending for 3 months the 1958 emergency unemployment compensation program

that has provided additional benefits to workers exhausting their rights to unemployment insurance benefits. Under the 1958 act, temporary unemployment compensation was payable only for weeks of unemployment beginning before April 1, 1959. The new law extends the cut-off date to July 1, 1959. To be eligible, the worker must have exhausted all rights to unemployment insurance benefits —

under the State programs or the Federal programs for ex-servicemen, veterans, and Federal workers — before April 1, 1959. In addition, the worker's first claim to benefits under the temporary program must be filed before April 1, April 5, or April 7, depending on the type of week—flexible week, calendar week, or statutory or payroll week—used by the State in the benefit formula.

Table 5.—Old-age, survivors, and disability insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit, November 30, 1958<sup>1</sup>

Reason for withholding payment <sup>2</sup>	Total	Old-age			Disability	Wife's or husband's				Widow's or widower's	Mother's	Parent's
		Total	Male	Female		Total	Aged wife's <sup>3</sup>	Young wife's <sup>4</sup>	Husband's			
Total.....	359,740	213,067	156,830	56,237	2,756	48,447	* 40,972	* 6,967	508	13,749	81,620	101
Covered or noncovered employment <sup>7</sup> of beneficiary in United States or covered employment <sup>7</sup> of beneficiary outside United States.....	291,855	200,012	146,584	53,428	-----	4,906	* 2,626	* 2,636	17	11,818	75,100	19
Noncovered employment <sup>7</sup> of beneficiary outside United States.....	510	338	280	58	-----	33	22	11	0	40	99	0
Covered or noncovered employment <sup>7</sup> in United States or covered employment <sup>7</sup> outside United States of old-age beneficiary on whose earnings benefit is based.....	40,332	-----	-----	-----	-----	40,332	36,636	3,244	452	-----	-----	-----
Noncovered employment <sup>7</sup> outside United States of old-age beneficiary on whose earnings benefit is based.....	37	-----	-----	-----	-----	37	33	2	2	-----	-----	-----
Failure to have care of an entitled child.....	4,914	-----	-----	-----	-----	697	-----	697	-----	-----	4,217	-----
Disabled person refused to accept rehabilitation services.....	1	-----	-----	-----	1	0	0	0	0	-----	0	-----
Determination of continuing disability pending. Payee not determined.....	3,563	2,098	1,495	603	457	369	324	33	12	442	174	23
Administrative reasons.....	17,387	10,619	8,471	2,148	1,158	2,072	1,604	* 353	25	1,449	2,030	59

<sup>1</sup> Data for child's benefits withheld are not available. To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on benefits were suspended for December 1958; the figures on monthly benefits withheld at the end of December 1958 are therefore not available.

<sup>2</sup> As provided under section 203 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee.

<sup>3</sup> Wives aged 65 or over, and wives aged 62-64 with no entitled children.  
<sup>4</sup> Wives under age 65 with 1 or more entitled children.

<sup>5</sup> Includes 1 benefit for wife of disability insurance (disabled-worker) beneficiary.

<sup>6</sup> Includes 469 benefits for wives of disability insurance (disabled-worker) beneficiaries.

<sup>7</sup> Includes self-employment.

<sup>8</sup> Includes 466 benefits for wives of disability insurance (disabled-worker) beneficiaries.

<sup>9</sup> Includes 2 benefits for wives of disability insurance (disabled-worker) beneficiaries.

(Continued from page 26)

University of Miami Press, 1958. 185 pp. \$4.95.

Traces the development of family allowances and describes Canada's program. Considers the implications of these measures in child welfare, demography, and economics and the significance of family allowances for the United States.

### Child Welfare

BRIELAND, DONALD. "Adoption Research." *Child Welfare*, Vol. 38, Mar. 1959, pp. 1-5. 45 cents.

A report of a conference to promote research in adoption.

COLORADO LEGISLATIVE COUNCIL. *Juveniles in Trouble: Probation-Parole-Mental Health. Report to the Colorado General Assembly.* (Research Publication No. 25.) Denver: The Council, Dec. 1958. 53 pp. Processed.

GLUECK, SHELDON, editor. *The Problem of Delinquency.* Boston: Houghton Mifflin Co., 1959. 1,183 pp. \$10.50.

A group of materials, designed for persons working with the juvenile delinquent, under the headings of Incidence and Causation, The Juvenile Court and the Law, Treatment, and Prevention.

GRUNWALD, HANNA. "Group Counsel-

ing in Combating Delinquency." *Federal Probation*, Vol. 22, Dec. 1958, pp. 32-36. Free.

Describes the program of the Brooklyn Bureau of Social Service and Children's Aid Society.

HAGAN, HELEN R. "The Administrator's Responsibility: Developing Programs to Meet Varying Needs of Children." *Child Welfare*, Vol. 38, Mar. 1959, pp. 6-10. 45 cents.

JENKINS, RICHARD L. "Problems of Treating Delinquents." *Federal Probation*, Vol. 22, Dec. 1958, pp. 27-32. Free.

KARPMAN, BENJAMIN, editor. *Symposia on Child and Juvenile Delinquency.* Washington: Psychodynamics Monograph Series, 1959. 364 pp. \$10.

A report, with analysis and comment, on the symposia held under the auspices of the American Orthopsychiatric Association, 1949-53.

LESHAN, EDA J. *You and Your Adopted Child.* (Public Affairs Pamphlet No. 274.) New York: Public Affairs Committee, Inc., 1958. 23 pp. 25 cents.

Based on information gained from adoptive parents participating in discussion groups.

MONTALVO, FRANK F. "Casework Consultation in Overseas Adoption." *Social Casework*, Vol. 40, Mar. 1959,

pp. 129-136. 60 cents.

VINTER, ROBERT D., and LIND, ROGER M. *Staff Relationships and Attitudes in a Juvenile Correctional Institution: A Study of the Boys Vocational School at Lansing, Michigan.* Ann Arbor: University of Michigan, School of Social Work, 1958. 61 pp.

### Health and Medical Care

COMMISSION ON MEDICAL CARE PLANS. *Report: Part II—Statistical Appendices and Background Materials.* Chicago: American Medical Association, 1958. 179 pp.

Contains results of various surveys of medical care plans. Part I—"Findings, Conclusions, and Recommendations," appeared in the *Journal of the American Medical Association* (Jan. 17, 1959, special issue).

DARSKY, BENJAMIN J.; SINAI, NATHAN; and AXELROD, SOLOMON J. *Comprehensive Medical Services Under Voluntary Health Insurance: A Study of Windsor Medical Services.* Cambridge: Harvard University Press, 1958. 392 pp. \$7.50.

A study by the Bureau of Public Health Economics, University of Michigan, of the health insurance plan established in 1939 by a county medical society in Canada. The re-

(Continued on page 31)

**Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, February 1959 <sup>1</sup>**

Region and State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment <sup>2</sup>
		Total <sup>3</sup>	Women	Total	Women	All types of unemployment <sup>4</sup>			Total unemployment		
						Weeks com- pensated	Benefits paid <sup>5</sup>	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment	
Total.....	<sup>3</sup> 377,783	1,276,728	373,437	9,933,085	2,841,294	8,628,284	\$255,671,437	2,157,071	8,029,030	\$30.52	<sup>6</sup> 2,395,523
Region I:											
Connecticut.....	5,402	19,248	6,540	179,010	56,365	178,986	6,274,289	44,747	171,604	35.78	44,177
Maine.....	981	5,914	1,382	74,495	23,798	66,943	1,485,091	16,736	61,560	22.92	18,374
Massachusetts.....	10,405	46,527	19,790	361,756	126,474	328,044	9,971,435	82,011	289,978	32.15	90,020
New Hampshire.....	970	3,687	1,325	31,144	10,230	27,434	650,086	6,859	25,247	24.70	7,681
Rhode Island.....	1,241	11,199	5,854	71,207	28,253	63,307	1,887,823	15,827	57,673	31.06	17,828
Vermont.....	616	2,436	808	18,694	5,279	15,608	368,214	3,902	14,652	24.09	4,710
Region II:											
New Jersey.....	7,638	50,302	18,377	448,144	181,783	441,566	13,988,682	110,392	398,778	32.58	111,027
New York.....	58,308	196,194	73,107	1,325,347	459,895	1,217,372	40,743,837	304,343	1,112,374	35.00	327,932
Puerto Rico.....	3,073	962	278	11,913	3,920	874	22,092	219	868	25.32	27,247
Virgin Islands.....	241	5	0	13		4	86	1	4	21.50	
Region III:											
Delaware.....	359	2,612	520	31,031	4,849	33,086	1,079,491	8,272	31,064	33.36	7,533
District of Columbia.....	3,615	3,708	1,099	34,266	10,640	28,257	741,543	7,064	27,685	26.45	8,375
Maryland.....	3,386	20,886	6,082	192,096	53,481	185,630	5,417,414	46,408	173,715	29.86	45,793
North Carolina.....	10,139	35,404	15,885	214,517	85,618	166,477	3,242,726	41,619	153,495	29.04	45,759
Pennsylvania.....	15,756	119,943	36,465	1,112,391	307,944	1,018,970	28,787,556	254,743	947,721	29.08	275,891
Virginia.....	4,192	13,193	3,566	108,793	29,252	93,630	2,133,640	23,408	89,658	23.21	27,247
West Virginia.....	1,446	13,559	1,428	141,207	19,464	122,619	2,686,110	30,655	114,663	22.43	35,509
Region IV:											
Alabama.....	5,920	16,066	3,164	130,826	28,055	103,435	2,283,407	25,859	99,628	22.32	32,447
Florida.....	17,883	20,385	4,743	115,246	34,434	62,551	1,534,584	15,638	59,200	25.07	28,742
Georgia.....	7,061	16,787	5,600	125,901	49,326	102,485	2,314,080	25,621	94,560	23.28	32,162
Mississippi.....	5,984	10,924	1,923	80,308	16,134	58,463	1,277,660	14,616	55,084	22.30	20,058
South Carolina.....	4,871	10,677	3,654	67,161	25,697	50,327	1,074,370	12,582	46,405	21.86	16,480
Tennessee.....	5,810	19,660	7,548	183,178	56,748	159,514	3,390,736	39,879	147,278	21.82	44,495
Region V:											
Kentucky.....	3,249	13,704	2,745	151,178	33,112	120,356	3,201,154	30,089	112,058	27.46	36,840
Michigan.....	9,924	84,751	14,557	559,513	107,586	477,569	16,743,224	119,392	462,793	35.60	122,173
Ohio.....	15,270	47,072	11,679	444,545	97,276	390,543	12,272,832	97,636	370,247	32.38	107,142
Region VI:											
Illinois.....	15,641	60,580	20,360	524,057	157,400	463,635	13,782,018	115,909	422,503	30.64	130,421
Indiana.....	5,696	34,834	8,380	235,842	59,780	174,286	4,875,747	43,572	160,866	28.99	48,532
Minnesota.....	6,508	14,097	3,433	188,367	37,120	165,292	4,641,294	41,323	158,459	28.59	46,541
Wisconsin.....	5,695	15,275	4,102	154,586	38,354	130,498	4,476,200	32,625	118,627	34.84	37,547
Region VII:											
Iowa.....	5,860	6,339	2,007	61,614	16,532	52,208	1,311,445	13,052	47,847	26.03	15,134
Kansas.....	6,337	8,096	1,779	66,018	13,552	62,870	1,785,652	15,718	59,456	28.80	16,183
Missouri.....	5,052	27,238	9,933	186,877	48,090	144,118	3,810,144	36,030	129,297	27.90	45,279
Nebraska.....	4,026	3,758	985	42,679	8,436	37,735	1,051,328	9,434	36,296	28.43	10,211
North Dakota.....	1,503	2,131	303	36,298	3,034	34,069	934,239	8,517	32,294	27.75	7,695
South Dakota.....	1,042	1,340	287	16,098	2,262	13,168	337,309	3,292	12,283	26.34	3,978
Region VIII:											
Arkansas.....	4,822	9,189	1,719	95,977	21,874	65,048	1,292,767	16,262	61,098	20.24	23,259
Louisiana.....	5,377	18,198	2,207	146,350	22,224	132,538	3,909,205	33,135	122,990	30.33	36,542
Oklahoma.....	7,978	10,231	2,691	89,498	25,078	68,909	1,680,302	17,227	64,078	26.17	21,748
Texas.....	39,531	44,398	9,716	300,391	75,234	228,148	5,432,597	57,037	216,911	24.20	64,936
Region IX:											
Colorado.....	4,970	6,852	1,234	49,883	10,892	44,560	1,357,762	11,140	41,432	31.19	12,612
Montana.....	1,566	6,453	1,250	65,991	15,172	58,842	1,599,869	14,711	58,842	27.19	14,668
New Mexico.....	3,256	3,712	478	22,795	3,744	19,171	482,621	4,793	18,269	26.42	5,675
Utah.....	2,075	4,227	918	38,770	10,987	32,346	1,000,555	8,087	30,198	31.77	9,275
Wyoming.....	724	2,334	330	20,800	3,587	15,823	583,427	3,956	14,601	37.39	4,617
Region X:											
Arizona.....	5,434	7,232	1,246	38,323	9,067	25,562	751,919	6,391	24,660	29.70	9,692
California.....	27,959	146,545	39,998	870,498	288,194	730,536	23,848,227	182,634	687,833	33.51	219,520
Hawaii.....	1,008	1,907	776	15,578	7,213	11,439	282,692	2,860	9,660	27.07	(7)
Nevada.....	1,520	3,671	883	22,773	6,435	21,948	802,872	5,487	20,485	37.43	5,650
Region XI:											
Alaska.....	463	2,229	391	30,978	3,817	28,379	1,023,313	7,095	27,507	36.44	(7)
Idaho.....	2,208	3,536	509	41,332	6,746	36,504	1,263,659	9,126	34,916	34.97	10,044
Oregon.....	3,354	17,290	2,456	135,609	33,131	120,735	4,051,056	30,184	113,266	34.13	33,316
Washington.....	4,625	29,231	6,947	221,223	57,726	195,867	5,731,056	48,967	186,364	29.79	54,060

<sup>1</sup> Includes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government.

<sup>2</sup> Excludes transitional claims.

<sup>3</sup> Total, part-total, and partial.

<sup>4</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>5</sup> Includes 13 placements made during February in Guam.

<sup>6</sup> Excludes Alaska and Hawaii.

<sup>7</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 7.—Public assistance in the United States, by month, February 1958–February 1959<sup>1</sup>**

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total <sup>2</sup>	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) <sup>4</sup>	Total	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) <sup>4</sup>	
			Families	Recipients										
				Total <sup>3</sup>										Children

1958	Number of recipients							Percentage change from previous month						
February		2,474,483	689,981	2,587,555	1,981,715	107,728	295,696	423,000		-0.3	+1.8	-0.4	+0.8	+7.8
March		2,470,650	704,498	2,641,820	2,023,535	107,787	299,867	452,000		-2	+2.1	+1	+1.4	+6.7
April		2,465,980	716,296	2,687,845	2,057,926	107,898	304,862	454,000		-2	+1.7	+1	+1.7	+4
May		2,464,344	725,007	2,720,974	2,082,899	108,144	309,486	430,000		-1	+1.2	+2	+1.5	-5.1
June		2,460,299	728,255	2,733,146	2,092,216	108,336	312,585	418,000		-2	+4	+2	+1.0	-3.0
July		2,458,761	729,338	2,737,453	2,094,987	108,886	315,968	405,000		-1	+2	+5	+1.1	-3.1
August		2,456,043	732,050	2,750,548	2,105,694	109,114	318,151	384,000		-1	+5	+2	+7	-5.2
September		2,454,281	736,478	2,770,517	2,121,925	109,342	320,516	381,000		-1	+7	+2	+7	-8
October		2,455,358	741,501	2,792,437	2,139,700	109,594	322,974	386,000		( <sup>5</sup> )	+8	+2	+8	+1.5
November		2,452,775	746,271	2,811,134	2,154,928	109,796	325,294	393,000		-1	+7	+2	+7	+1.8
December		2,452,465	756,405	2,850,440	2,185,225	109,831	327,763	434,000		( <sup>5</sup> )	+1.4	( <sup>5</sup> )	+8	+10.5
1959														
January		2,445,349	763,302	2,878,317	2,206,708	109,679	329,478	471,000		-3	+1.0	-1	+5	+8.4
February		2,437,458	769,069	2,901,074	2,224,511	109,423	330,292	480,000		-3	+8	-2	+2	+2.0
1958	Amount of assistance							Percentage change from previous month						
February	\$277,839,000	\$151,148,944	\$70,006,308		\$7,168,489	\$17,909,801	\$25,255,000	+1.1	-0.3	+2.0	-0.3	+0.9	+6.9	
March	284,020,000	151,434,890	72,009,344		7,189,413	18,191,186	27,594,000	+2.2	+2	+2.9	+3	+1.6	+9.3	
April	285,134,000	150,981,895	73,446,282		7,190,649	18,467,430	27,686,000	+4	-3	+2.0	( <sup>5</sup> )	+1.5	+3	
May	285,576,000	151,317,552	74,251,695		7,196,326	18,695,143	26,404,000	+2	+2	+1.1	+1	+1.2	-4.6	
June	284,969,000	151,014,619	74,564,363		7,228,164	18,969,310	25,713,000	-2	-2	+4	+4	+1.5	-2.6	
July	283,170,000	150,875,984	74,316,563		7,258,399	18,998,787	24,633,000	-6	-1	-3	+4	+2	-4.2	
August	283,110,000	151,598,122	74,624,065		7,254,331	19,199,930	23,186,000	( <sup>5</sup> )	+5	+4	-1	+1.1	-5.9	
September	285,277,000	151,647,823	76,051,105		7,324,068	19,503,462	23,385,000	+8	( <sup>5</sup> )	+1.9	+1.0	+1.6	+9	
October	292,504,000	155,463,614	77,737,527		7,402,577	19,949,176	24,778,000	+2.5	+2.5	+2.2	+1.1	+2.3	+6.0	
November	293,578,000	155,066,929	78,748,815		7,446,517	20,057,128	25,099,000	+4	-3	+1.3	+6	+5	+1.3	
December	303,278,000	157,341,932	80,631,860		7,500,759	20,513,738	29,892,000	+3.3	+1.5	+2.4	+7	+3	+19.1	
1959														
January	306,706,000	157,829,277	81,479,512		7,481,650	20,742,481	31,908,000	+1.1	+3	+1.1	-3	+1.1	+6.7	
February	308,034,000	156,536,684	82,671,357		7,464,792	20,893,205	32,553,000	+4	-8	+1.5	-2	+7	+2.0	

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>4</sup> Excludes Idaho; data not available. Percentage change based on data for 52 States.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Decrease of less than 0.05 percent.

(Continued from page 29)

port deals essentially with (1) the utilization of physicians' services and the related problems of need, predictability of use, demand for comprehensive benefits, and abuse; and (2) effect on medical practice in the community and the related problems of income, patient management, patient load and other working conditions, and physicians' attitudes.

DIXON, JAMES P. "The Community Responsibility for Medical Care." *American Journal of Public Health and the Nation's Health*, Vol. 49, Jan. 1959, pp. 76-81. \$1.25.

HALDEMAN, JACK C. "The Development of Community Health Services." *American Journal of Public Health and the Nation's Health*, Vol. 49, Jan. 1959, pp. 10-21. \$1.25. A survey of present needs.

HEALTH AND WELFARE COUNCIL. DIVISION ON THE AGING. *Health Guide for Institutions Serving Older People*. Philadelphia: The Council, 1958. 52 pp. \$1.

HEALTH INFORMATION FOUNDATION. *An Inventory of Social and Economic Research in Health*. (1958 ed.) New York: The Foundation, 1958. 492 pp.

Hospitalization Insurance for Old-Age, Survivors, and Disability Insurance Beneficiaries: Report Submitted to the Committee on Ways and Means by the Secretary of Health, Education, and Welfare. Washington: U. S. Govt. Print. Off., 1959. 117 pp. (Committee Print, available from the Committee on Ways and Means of the House of Representatives.)

A study, prepared at the Commit-

tee's request, "of alternative ways of providing insurance to finance hospital and nursing home care for old-age, survivors, and disability insurance beneficiaries."

MARGOLIES, JEANETTE A. *Out-Patient Social Service: A Demonstration and Study of Full-Time Social Work in Arthritis Clinics*. New York: Arthritis and Rheumatism Foundation, New York State Chapter, 1958. 44 pp.

PERROW, CHARLES. "Research in a Home Care Program." *American Journal of Public Health and the Nation's Health*, Vol. 49, Jan. 1959, pp. 34-44. \$1.25.

Describes research carried on in San Francisco's home care program.

SALMON, PETER J., and RUSALEM, HER-

(Continued on page 35)

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, February 1959<sup>1</sup>

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total	\$19,423,433	\$4,594,565	\$502,632	\$3,080,439	\$7,915,000
Alabama	1,679	968		176	93
Alaska				( <sup>2</sup> )	38,297
Arkansas	279,682	24,504	8,440	40,687	
California	1,583,238	935,697	84,270		73,624
Colorado	755,957	40,600	2,386	5,863	84,551
Connecticut	271,944	148,407	6,300	89,124	( <sup>3</sup> )
Delaware			908		
District of Columbia	1,362	1,472	105	1,388	1,009
Florida	177,076		3,658	23,624	
Hawaii	8,334	34,107	616	6,078	
Illinois	1,994,685	439,165	62,132	410,191	570,897
Indiana	474,232	123,942	24,363	( <sup>2</sup> )	306,571
Iowa				( <sup>2</sup> )	229,303
Kansas	336,651	74,320	6,800	55,738	62,246
Louisiana	219,009	7,598	3,579	46,697	3,477
Maine	108,207	16,359	4,600	20,088	69,605
Maryland	29,946	59,746	1,158	23,246	
Massachusetts	3,067,943	158,779	4,374	520,553	196,264
Michigan	431,931	79,894	8,334	24,409	214,857
Minnesota	1,426,545	189,893	34,607	8,395	238,773
Montana	1,116	172	566	239	191,368
Nebraska	320,558	11,310	25,330	27,107	23,535
Nevada	15,798		972	( <sup>2</sup> )	( <sup>2</sup> )
New Hampshire	79,473	16,231	2,813	11,618	( <sup>2</sup> )
New Jersey	567,876	26,409	36	132,780	212,434
New Mexico	100,890	56,242	2,634	21,681	14,452
New York	2,198,944	1,076,487	79,295	937,557	170,830
North Carolina	94,726	47,597	3,774	49,953	240,784
North Dakota	205,524	24,499	1,035	33,905	26,145
Ohio	756,398	112,748	21,205	50,407	1,294,721
Oklahoma	964,792		19,719	93,124	( <sup>2</sup> )
Oregon	345,221	31,533	2,403	85,579	43,348
Pennsylvania	164,265	257,921	35,062	67,504	2,143
Rhode Island	84,876	71,667	792	36,596	54,641
South Carolina					10,670
South Dakota					139,291
Tennessee	130,571	40,683	4,910	16,557	
Utah	42,081	30,682	848	10,246	1,459
Virgin Islands	309	134	5	52	119
Virginia	45,382		2,899	13,234	11,905
Washington	669,430	204,882	10,127	90,216	144,234
West Virginia	67,466	63,099	1,348	9,830	8,461
Wisconsin	1,365,592	179,317	30,426	111,255	264,538
Wyoming	33,724	7,512	3	4,742	30,537

<sup>1</sup> For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.  
<sup>2</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and re-

porting these data semiannually but not on a monthly basis.  
<sup>3</sup> No program for aid to the permanently and totally disabled.  
<sup>4</sup> Includes payments made in behalf of recipients of the special types of public assistance.  
<sup>5</sup> Data not available.

## RAILROAD RETIREMENT

(Continued from page 8)

1956, to December 31, 1958. Only the overall adjustments have been included in the table.

As of the original valuation date of December 31, 1956, the net level cost of the railroad retirement program came to 15.75 percent of taxable payroll, which allowed for a gain of 1.49 percent of payroll stemming from the financial interchange. Since the statutory tax rate was only 12.5 percent of payroll, the valuation indicated an actuarial deficiency of 3.25 percent.

The valuation was then adjusted as shown below.

	Percent of payroll
Actuarial deficiency on Dec. 31, 1956	3.25
Additional benefit amounts due to Social Security Amendments of 1958	.48
Reduction in gains from financial interchange due to Social Security Amendments of 1958	.25
Addition for deficiency in income during 1957-58	.20
Actuarial deficiency on Dec. 31, 1958	4.18

The estimated gain from the finan-

cial interchange was reduced by 0.25 percent of payroll, which was to be expected in view of the fact that the 1958 amendments to the Social Security Act provide more additional taxes than was necessary to finance the additional benefit amounts. Then, because of the social security minimum guarantee and the higher maximum on spouses' annuities, the direct benefit costs were increased by an estimated 0.48 percent of payroll — also as a result of the 1958 social security amendments. Additional costs resulting from these amendments

Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, February 1959<sup>1</sup>

State	Old-age assistance			Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for med- ical care <sup>3</sup>	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for med- ical care <sup>3</sup>	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for med- ical care <sup>3</sup>	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for med- ical care <sup>3</sup>
Total, 53 States <sup>4</sup>	\$64.22	\$56.65	\$7.97	\$28.50	\$26.96	\$1.58	\$68.22	\$63.82	\$4.59	\$63.26	\$54.42	\$9.33
Alabama	43.85	43.84	.01	7.03	7.02	.01	53.10	48.95	4.15	32.85	32.85	.01
Arkansas	48.19	43.26	4.97	15.58	14.81	.78	103.21	97.41	6.00	36.30	30.56	5.77
California	83.30	77.40	6.00	45.79	42.16	3.78	76.32	68.81	7.50	63.45	62.39	1.06
Colorado	98.27	83.73	14.55	32.16	30.69	1.48	100.70	80.70	20.00	128.75	86.75	42.00
Connecticut	105.76	87.76	18.00	47.96	41.56	6.40	69.06	65.93	3.38	69.84	69.40	.44
Delaware	59.85	59.41	.44	33.48	33.39	.09	58.36	57.02	1.43	71.89	71.33	.56
District of Columbia	53.24	50.87	2.53	34.68	31.36	3.33	67.30	60.68	6.62	58.53	55.92	3.14
Florida	57.69	52.15	5.54	38.49	35.29	3.21	78.19	59.72	19.56	71.10	65.46	5.64
Hawaii	68.78	45.72	25.34	38.49	35.29	3.21	78.19	59.72	19.56	80.91	59.48	22.64
Illinois	57.41	42.60	15.75	27.81	25.18	3.00	70.25	58.96	12.56	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Indiana	76.83	66.33	11.17	35.63	32.49	3.43	82.32	72.14	10.88	79.85	67.90	12.97
Iowa	66.08	64.37	1.76	22.13	22.06	.08	76.26	74.90	1.39	53.86	50.80	3.11
Maine	63.64	54.65	9.00	27.46	26.61	.86	69.49	59.49	10.00	71.35	59.35	12.00
Maryland	56.69	53.60	3.09	27.72	25.96	1.76	61.86	59.31	2.55	64.66	60.33	4.33
Massachusetts	99.70	83.36	36.77	46.26	43.12	3.34	112.39	110.67	2.09	117.75	68.73	52.03
Michigan	70.45	63.95	6.56	38.11	37.27	.84	76.36	71.79	4.57	85.64	79.50	6.14
Minnesota	84.33	54.88	29.78	44.52	38.58	5.96	99.00	68.29	31.01	61.30	57.72	4.02
Montana	63.44	63.29	.15	32.83	32.81	.02	71.61	70.12	1.49	70.49	70.33	.16
Nebraska	67.71	48.11	20.06	28.31	27.29	1.06	81.43	55.20	26.64	69.17	51.87	17.57
Nevada	67.63	61.59	6.03	40.75	36.87	3.91	98.13	92.35	5.79	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire	70.43	55.15	15.30	40.75	36.87	3.91	73.65	62.26	11.39	87.15	56.65	30.49
New Jersey	89.27	65.34	29.60	44.37	43.84	.77	83.01	83.15	.04	96.60	75.62	23.28
New Mexico	62.40	52.75	9.65	31.18	29.12	2.06	63.90	57.02	6.88	66.73	56.81	9.92
New York	99.34	77.19	25.17	41.86	37.95	4.11	104.77	87.63	19.56	98.02	76.52	24.16
North Carolina	39.79	37.91	1.88	19.00	18.54	.46	51.35	50.72	.75	46.29	43.39	2.90
North Dakota	91.82	66.42	27.61	39.92	36.57	3.75	78.44	67.31	11.13	97.03	67.45	32.63
Ohio	65.53	58.21	8.36	27.96	26.74	1.22	63.26	57.57	5.70	64.20	59.29	4.90
Oklahoma	76.75	66.27	10.48	39.17	38.45	1.46	94.44	83.93	10.51	86.12	75.58	10.54
Oregon	77.72	60.12	19.04	39.17	38.45	1.46	81.90	75.14	8.31	84.40	71.21	16.97
Pennsylvania	67.90	64.58	3.32	31.08	29.61	1.46	62.78	60.79	1.99	58.96	54.59	4.38
Rhode Island	74.14	62.19	12.00	35.23	30.84	4.39	71.98	65.98	6.00	80.34	66.39	14.00
Tennessee	43.44	41.14	2.30	19.12	18.61	.51	47.64	45.94	1.70	44.72	42.42	2.30
Utah	66.17	61.17	5.00	37.11	34.60	2.50	69.90	65.94	3.96	72.33	67.42	4.92
Virgin Islands	23.42	23.02	.42	12.23	12.07	.17	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	25.58	25.08	.50
Virginia	40.55	37.63	2.97	45.43	40.66	4.81	45.46	43.58	1.88	46.94	44.77	2.17
Washington	88.08	75.79	12.46	45.43	40.66	4.81	101.05	87.62	13.43	102.56	87.97	14.89
West Virginia	35.94	32.73	3.21	23.54	22.74	.80	38.61	37.35	1.26	37.37	36.06	1.31
Wisconsin	76.85	43.66	36.44	45.22	40.55	5.49	82.49	54.81	29.83	120.17	39.22	85.12
Wyoming	70.89	61.40	9.49	37.33	34.55	2.78	70.71	64.87	5.84	72.59	63.79	8.80

<sup>1</sup> Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

<sup>2</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup> May also include small amounts for assistance in kind and vendor payment for other than medical care. Averages based on number of cases receiving payments. See tables 10-13 for average payments for State programs under which no vendor payments for medical care were made.

<sup>4</sup> For aid to the permanently and totally disabled represents data for the 48 States with programs in operation.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> Average payment not computed on base of less than 50 recipients.

thus total 0.73 percent of payroll. Furthermore, it was necessary to add 0.20 percent of payroll as the equivalent of the actuarial deficiency of 3.25 percent of payroll for the 2 years 1957 and 1958. All in all, the net level cost of the railroad retirement program as of December 31, 1958, is estimated at 16.68 percent of payroll derived as

shown in the following tabulation:

	Percent of payroll
Benefits and administration	20.07
Interest on existing fund	2.15
Gains from financial interchange	1.24
Net level cost	16.68

Since the actual rate of tax is only

12.50 percent, the revised seventh valuation indicates an actuarial deficiency of 4.18 percent of payroll, or \$213 million a year on a level basis. There is a good basis for belief, however, that measures to correct this serious situation will soon be undertaken and that a reasonable measure of actuarial balance will be restored.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, February 1959<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1959 in—		February 1958 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> .....	2,437,458	\$156,536,684	\$64.22	-0.3	-0.8	-1.5	+3.6
Ala.....	101,986	4,472,586	43.85	-2	-10.5	-1.9	+11.8
Alaska.....	1,486	90,828	61.12	+1	+2	-4.4	-7.6
Ariz.....	13,918	794,932	57.12	-9	+2.4	-1.0	+2.2
Ark.....	56,238	2,710,137	48.19	-2	+1	+2	+6.4
Calif.....	263,873	21,979,768	83.30	-2	-1.5	-6	-6
Colo. <sup>3</sup> .....	51,972	5,107,392	98.27	-4	+1.5	-5	+17.4
Conn.....	15,108	1,597,829	105.76	-1.2	-3.1	-8	-11.1
Del.....	1,487	72,744	48.92	-7	-2.0	-5.8	-6.5
D. C.....	3,120	186,723	59.85	-5	-9	-2	+6.4
Fla.....	69,959	3,724,678	53.24	-2	-3.9	+1.0	-4
Ga.....	98,160	4,681,830	47.70	-4	-1.3	( <sup>4</sup> )	+10.5
Hawaii.....	1,504	86,765	57.69	+3	-1.1	-1.9	+9.7
Idaho.....	7,783	499,484	64.18	-7	-2.2	-3.4	+2.4
Ill.....	78,729	5,414,646	68.78	-1.2	-2.2	-4.9	-4.9
Ind.....	30,111	1,728,788	57.41	-9	-1	-3.3	-2.5
Iowa.....	36,001	2,608,930	72.47	-6	-1.8	-4.1	+3.4
Kans.....	30,141	2,315,855	76.83	-5	-6	-3.4	+2.2
Ky.....	56,942	2,473,783	43.44	-3	-1.2	-1.7	+10.6
La.....	124,521	8,227,975	66.08	( <sup>4</sup> )	-8	+3	+4.8
Maine.....	12,023	765,101	63.64	-1	+9.1	-1.4	+12.3
Md.....	9,688	549,245	56.69	-7	-7	-1	+9.1
Mass.....	83,433	8,318,571	99.70	-5	+2.2	-2.4	+5
Mich.....	65,879	4,641,310	70.45	-8	-1.3	-2.3	+3.6
Minn.....	47,908	4,040,088	84.33	-4	+7	-2.1	+3.1
Miss.....	80,649	2,358,116	29.24	-7	-1.7	-3	-2.9
Mo.....	120,594	6,737,474	55.87	-3	-1.4	-2.7	-2
Mont.....	7,571	480,292	63.44	-6	-9	-5.7	-3.2
Nebr.....	15,981	1,082,088	67.71	-4	-2	-3.8	+2.7
Nev.....	2,618	177,050	67.63	-4	-2.1	+2.2	+1.4
N. H.....	5,193	365,754	70.43	-1	-1.7	-3.5	-8
N. J.....	19,186	1,712,679	89.27	-2	+6.0	( <sup>4</sup> )	+9.7
N. Mex.....	10,455	652,421	62.40	-2	-8	+3.1	+19.6
N. Y.....	87,359	8,678,289	99.34	-9	-2.5	-2.8	+2.9
N. C.....	50,386	2,004,859	39.79	-4	+3	-1.0	+7.5
N. Dak.....	7,443	683,401	91.82	-1	+8.5	-2.6	+5.1
Ohio.....	90,428	5,925,925	65.53	+1.2	-8	-1.5	( <sup>4</sup> )
Okla.....	92,034	7,063,670	76.75	-3	+4.4	-1.9	+6.7
Oreg.....	18,134	1,409,367	77.72	-2	-3.1	+9	-3.9
Pa.....	49,457	3,358,356	67.90	+3	-3	+5	+31.2
P. R.....	40,512	330,055	8.15	+3	-5	-3.2	-2.3
R. I.....	7,073	524,385	74.14	-8	-7	-3.1	+2.1
S. C.....	34,504	1,314,231	38.09	-7	-1.1	-4.1	-3.0
S. Dak.....	9,449	539,210	57.07	-8	+5.9	-3.8	+11.6
Tenn.....	56,770	2,465,818	43.44	-1	-7	-8	+12.5
Tex.....	223,722	11,440,151	51.14	-2	-1.4	-5	+8.2
Utah.....	8,418	557,052	66.17	-4	-1	-4.2	-2.4
Vt.....	5,904	333,337	56.46	-1.4	+8.8	-4.9	+6.0
V. I.....	600	14,052	23.42	+5	+3	-4.8	+19.5
Va.....	15,303	620,484	40.55	-8	-2	-2.9	+9.7
Wash.....	53,718	4,731,449	88.08	-8	-1.9	-3.4	-1
W. Va.....	20,907	754,635	35.94	-6	-9	-3.3	+2.4
Wis.....	37,475	2,880,082	76.85	( <sup>4</sup> )	+3.5	-2.4	-8
Wyo.....	3,555	252,014	70.89	-8	-2.7	-3.4	-2.6

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Includes 4,017 recipients aged 60-64 in Colorado and payments of \$357,148 to these recipients. Such payments were made without Federal participation.

<sup>3</sup> In addition, supplemental payments of \$16,396 from general assistance funds were made to 50 recipients.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, February 1959<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1959 in—		February 1958 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> .....	109,423	\$7,464,792	\$68.22	-0.2	-0.2	+1.6	+4.1
Ala.....	1,657	57,817	34.89	+1	+2	-1	-2.6
Alaska.....	94	6,468	68.81	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.....	805	54,460	67.65	-1.1	+3.2	+1	+5.5
Ark.....	2,032	107,897	53.10	-4	-9	+3	+4.4
Calif. <sup>3</sup> .....	14,045	1,449,552	103.21	-2	-1.1	+3.0	+1.3
Colo.....	318	24,269	76.32	+1.0	-1	-1.9	-1.3
Conn.....	315	31,720	100.70	-9	-5.4	+1.0	-9.7
Del.....	269	18,577	69.06	-4	-1.6	+7	+1
D. C.....	236	16,483	69.84	-1.3	+5	-2.1	+5.1
Fla.....	2,550	148,827	58.36	-2	-1.5	+1.8	+1.8
Ga.....	3,527	186,200	52.79	-3	-7	+1.7	+11.5
Hawaii.....	93	6,259	67.30	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Idaho.....	181	12,538	69.27	+1.7	+7	+4.6	+11.2
Ill.....	3,176	248,343	78.19	-1.0	-1.2	-2.3	+4.1
Ind.....	1,940	136,278	70.25	0	+3	+6.8	+7.8
Iowa.....	1,458	127,808	87.66	-6	-1.4	+1	+6.5
Kans.....	625	51,452	82.32	-1.1	+2	-1.4	+3.4
Ky.....	3,204	141,145	44.05	-6	-7	-1.9	+8.4
La.....	2,581	196,816	76.26	+4	+8	+6.7	+10.6
Maine.....	460	31,965	69.49	0	+8.5	-3.4	+11.3
Md.....	454	28,084	61.86	-2	+2	-2.2	+5.9
Mass.....	2,093	235,239	112.39	+2	-1.9	+4.1	-6
Mich.....	1,822	139,129	76.36	+7	+1.4	+2.9	+5.2
Minn.....	1,116	110,481	99.00	-9	+6.5	-2.5	+12.6
Miss.....	5,780	222,550	38.50	( <sup>4</sup> )	-2	+9.7	+9.2
Mo.....	5,204	312,240	60.00	-6	-6	+2.1	+2.1
Mont.....	379	27,140	71.61	-1.3	-2	-4.3	-5.8
Nebr.....	951	77,440	81.43	-1	-1.5	-2.6	+3.0
Nev.....	168	16,486	98.13	-2.3	-3.3	+22.6	+24.1
N. H.....	247	18,192	73.65	-4	-1.4	+2.1	+3.7
N. J.....	931	77,280	83.01	-3	+2.3	+3.4	+10.6
N. Mex.....	383	24,472	63.90	0	-2	-2.3	+11.1
N. Y.....	4,054	424,730	104.77	-9	-1.9	-3.2	+3.6
N. C.....	5,019	257,735	51.35	+2	+2	+2.2	+14.5
N. Dak.....	93	7,295	78.44	( <sup>4</sup> )	( <sup>4</sup> )	-17.7	-4.1
Ohio.....	3,723	235,523	63.26	-2	+4	+6	-1.0
Okla.....	1,877	177,264	94.44	-4	+5.2	-1.7	+7.9
Oreg.....	289	23,668	81.90	0	-2	-3.0	-6.8
Pa. <sup>3</sup> .....	17,636	1,107,124	62.78	-1	-1	+7	+1
P. R.....	1,812	14,797	8.17	-2	-6	-9	+1.2
R. I.....	132	9,501	71.98	-8	+1.3	0	+1.4
S. C.....	1,751	73,866	42.19	-7	-8	-5	-1
S. Dak.....	173	9,820	56.76	0	+1.3	-4.4	+8.3
Tenn.....	2,888	137,572	47.64	+1	-1	-7	+9.6
Tex.....	6,376	356,792	55.96	-5	-8	+6.0	+16.2
Utah.....	214	14,959	69.90	+9	+3	-1.4	-1.8
Vt.....	138	7,960	57.68	-2.8	+8.8	+7	+7.9
V. I.....	19	513	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.....	1,222	55,548	45.46	+4	+3	-7	+8.2
Wash.....	754	76,194	101.05	+3	+6	-1.7	+1.3
W. Va.....	1,070	41,309	38.61	+2	+3	-3.1	-2.6
Wis.....	1,020	84,136	82.49	+6	+4.3	-4	+5.0
Wyo.....	69	4,879	70.71	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$34,160 to 303 recipients; Missouri, \$42,985 to 712 recipients; and Pennsylvania, \$664,351 to 10,856 recipients.

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, February 1959<sup>1</sup>**

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		January 1959 in—		February 1958 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	769,069	2,901,074	2,224,511	\$82,671,357	\$107.50	\$28.50	+0.8	+1.5	+12.1	+18.1
Alabama.....	22,870	90,949	70,823	639,787	27.97	7.03	( <sup>3</sup> )	( <sup>4</sup> )	+3.2	-13.2
Alaska.....	1,177	4,086	3,031	117,527	99.85	28.76	-8	-8	-5.7	-6.3
Arizona.....	6,265	24,751	19,034	694,018	110.78	28.04	+4	+7.7	+12.6	+22.1
Arkansas.....	8,167	31,235	24,462	486,791	59.60	15.58	+2.8	+1.8	-2.0	-2.1
California.....	69,841	247,260	192,207	11,321,014	162.10	45.79	+1.1	+2.8	+18.7	+22.4
Colorado.....	7,131	27,494	21,435	884,285	124.01	32.16	+6	+1.0	+9.4	+11.3
Connecticut.....	7,067	23,187	17,210	1,112,139	157.37	47.96	-1	-3	+20.4	+29.2
Delaware.....	1,746	6,460	4,955	152,231	87.19	23.57	+1.4	+2.0	+8.4	+8.9
District of Columbia.....	3,709	16,335	12,851	546,972	147.47	33.48	+2.7	+3.3	+29.9	+52.2
Florida.....	26,965	98,877	76,532	1,602,006	59.41	16.20	+8	+5	+14.8	+14.4
Georgia.....	16,314	61,141	46,976	1,457,838	89.36	23.84	+5	+1	+8.3	+16.3
Hawaii.....	2,654	10,255	8,134	355,684	134.02	34.68	+7	+4	-5.1	+10.0
Idaho.....	2,001	7,334	5,393	294,494	147.17	40.15	+1.3	+8	+7.4	+11.8
Illinois.....	33,503	136,873	105,054	5,268,900	157.27	38.49	+4	+6	+25.3	+31.6
Indiana.....	11,397	41,374	31,091	1,150,582	100.95	27.81	-4	-1	+16.7	+17.5
Iowa.....	8,478	31,092	23,209	1,081,323	127.54	34.78	+1.1	+1.1	+11.8	+19.3
Kansas.....	5,815	21,657	16,907	771,710	132.71	35.63	+1.7	+2.8	+13.5	+19.0
Kentucky.....	20,684	75,050	56,557	1,508,084	72.91	20.09	-7	-9	+4.3	+6.7
Louisiana.....	24,280	98,653	76,386	2,183,202	89.92	22.13	-1.0	-7	+3.7	+9.7
Maine.....	5,450	19,119	14,057	525,059	96.34	27.46	+6	+4.1	+9.1	+12.5
Maryland.....	8,199	33,967	26,484	938,796	114.50	27.72	+1.3	+2.6	+14.9	+29.0
Massachusetts.....	14,196	47,519	35,564	2,198,104	154.84	46.26	+2	+1.7	+8.0	+8.4
Michigan.....	26,824	94,994	69,587	3,620,017	134.95	38.11	+1.5	+2.6	+18.7	+21.7
Minnesota.....	9,306	31,846	24,623	1,417,739	152.35	44.52	+4	+2.4	+9.2	+20.2
Mississippi.....	17,634	67,516	52,982	717,934	40.71	10.63	+9	+9	+15.6	-2.6
Missouri.....	25,754	96,888	73,227	2,312,589	89.80	23.87	+1.8	+9.3	+11.2	+12.0
Montana.....	1,968	7,165	5,564	235,259	119.54	32.83	+2.0	+5	-4.8	-5.0
Nebraska.....	2,865	10,654	8,069	301,640	105.28	28.31	-1	+3	-2.2	+1.9
Nevada.....	972	3,206	2,470	87,406	89.92	27.26	+2	+1.1	+19.9	+20.5
New Hampshire.....	1,099	4,153	3,123	169,240	153.99	40.75	+8	+8	+10.8	+19.2
New Jersey.....	10,254	34,208	25,958	1,517,814	148.02	44.37	+1.7	+2.8	+23.9	+29.9
New Mexico.....	7,215	27,255	20,795	849,866	117.79	31.18	+9	+6	+9.6	+30.1
New York.....	67,792	262,020	196,562	10,967,743	161.79	41.86	-2	-2.0	+9.5	+15.4
North Carolina.....	26,043	103,471	79,816	1,965,767	75.48	19.00	+1.7	+2.2	+12.2	+17.6
North Dakota.....	1,735	6,538	5,071	261,012	150.44	39.92	+1.2	+4.7	+4.3	+9.6
Ohio.....	23,728	92,616	70,883	2,589,757	109.14	27.96	+7	+1.0	+19.6	+35.6
Oklahoma.....	17,035	58,898	44,728	1,878,881	110.30	31.90	+4	+8.2	+4.9	+14.8
Oregon.....	6,041	21,566	16,302	844,690	139.83	39.17	+3.7	+2.5	+24.9	+24.8
Pennsylvania.....	44,742	176,308	134,098	5,479,254	122.46	31.08	+2.0	+2.8	+24.7	+29.3
Puerto Rico.....	49,253	185,355	149,260	738,143	14.99	3.98	+9	+5	+8.6	+16.7
Rhode Island.....	4,525	16,325	12,232	575,077	127.09	35.23	+1.3	+1.0	+5.0	+7.6
South Carolina.....	9,736	38,842	30,550	545,854	56.07	14.05	+9	+9	+8.6	+8.4
South Dakota.....	3,155	10,742	8,136	306,708	97.21	28.55	-1	-4	+4.2	+14.5
Tennessee.....	21,412	79,132	59,614	1,513,075	70.66	19.12	+1.5	+1.2	+10.8	+13.5
Texas.....	25,396	105,227	80,196	1,804,523	71.06	17.15	+4	+3	+1.3	+4
Utah.....	3,471	12,262	9,144	454,993	131.08	37.11	+1	+4	+14.1	+15.7
Vermont.....	1,200	4,240	3,181	130,013	108.34	30.66	+1.7	+17.3	+13.8	+32.7
Virgin Islands.....	224	802	674	9,811	43.80	12.25	+1.0	+3	-7.7	+23.2
Virginia.....	9,411	37,831	29,656	725,171	77.06	19.17	+1.1	+2.1	+5.6	+9.8
Washington.....	12,223	42,578	31,776	1,934,373	158.26	45.43	+9	+1.2	+11.5	+18.5
West Virginia.....	20,407	78,489	61,072	1,847,992	90.56	23.54	+1.0	+8	+11.9	+12.0
Wisconsin.....	8,995	32,678	24,753	1,477,637	164.27	45.22	+4	+9	+14.0	+17.2
Wyoming.....	745	2,701	2,057	100,833	135.35	37.33	+2.5	+2.4	+10.2	+13.8

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

(Continued from page 31)

BERT. "Vocational Rehabilitation of Deaf-Blind Persons." *New Outlook for the Blind*, Vol. 53, Feb. 1959, pp. 47-54. 35 cents.  
Considers vocational diagnosis,

counseling, training, and placement.  
"Symposium — Health Maintenance and Disease Prevention in Old Age." *New York State Journal of Medicine*, Vol. 59, Mar. 1, 1959, pp. 769-842. 50 cents.  
U. S. DEPARTMENT OF LABOR. BUREAU

OF LABOR STATISTICS. *Digest of One Hundred Selected Health and Insurance Plans Under Collective Bargaining, Early 1958*. (Bulletin No. 1236.) Washington: U. S. Govt. Print. Off., 1958. 253 pp. \$1.25.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, February 1959<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1959 in—		February 1958 in—	
				Number	Amount	Number	Amount
<b>Total</b>	330,292	\$20,893,205	\$63.26	+0.2	+0.7	+11.7	+16.7
Ala.	12,782	420,035	32.86	—4	+2	+1.8	+2.0
Ark.	7,052	256,002	36.30	+3	—2.0	+3.4	+5.6
Calif.	5,259	457,431	86.98	+2.4	+17.3	+283.9	+318.5
Colo.	5,543	351,691	63.45	+5	—6	+3.5	+8.8
Conn.	2,122	273,198	128.75	—3	—2.7	+2.7	—3.3
Del.	317	20,695	65.28	+2.6	+4.7	+6.7	+9.8
D. C.	2,466	177,292	71.89	—4	+1	+7	+8.7
Fla.	7,519	440,084	58.53	+3.5	+2	+20.2	+21.6
Ga.	17,491	908,321	51.93	+1.2	+1.1	+20.1	+33.6
Hawaii	1,078	76,647	71.10	—1.3	—1.4	—3.6	+6.7
Idaho	978	68,375	69.91	+1.0	+3	+5.2	+13.8
Ill.	18,114	1,465,552	80.91	—8	—1.1	+38.1	+34.5
Kans.	4,296	343,035	79.85	—4	—1.2	+1.0	+5.4
Ky.	7,832	344,656	44.01	0	—2	+15.2	+32.7
La.	15,024	809,188	53.86	—1.5	—5	+1.9	+9.6
Maine	1,674	119,439	71.35	+1.4	+10.8	+37.0	+57.2
Md.	5,368	347,110	64.66	—8	—2	+5.8	+15.9
Mass.	10,004	1,177,981	117.75	+2	+4.1	+5.5	+7.3
Mich.	3,977	340,583	85.64	+3	+7	+21.5	+26.3
Minn.	2,090	128,107	61.30	( <sup>2</sup> )	—5	+15.6	+17.3
Miss.	7,313	215,512	29.47	+1.1	+7	+24.0	+24.0
Mo.	15,305	886,394	57.92	+2	—2	+3.1	+5.9
Mont.	1,492	105,167	70.49	+8	+5	+2.0	+4.4
Nebr.	1,543	106,734	69.17	+1.1	—2.0	+12.1	+11.3
N. H.	381	33,203	87.15	+2.7	+2.0	+14.4	+15.0
N. J.	5,704	551,033	96.60	+5	+4.9	+16.1	+23.3
N. Mex.	2,185	145,813	66.73	+4	+3	+11.6	+32.2
N. Y.	38,804	3,803,645	98.02	—2	—1.3	+1.4	+5.8
N. C.	17,225	797,368	46.29	+7	+1.7	+11.3	+22.8
N. Dak.	1,039	100,812	97.03	—2	+2.7	+1.3	( <sup>3</sup> )
Ohio	10,277	659,751	64.20	+4	—4.6	+12.4	+15.4
Okla.	8,836	760,978	86.12	( <sup>4</sup> )	+5.7	+11.5	+24.3
Oreg.	5,043	425,609	84.40	+1.2	—2.0	+22.5	+13.3
Pa.	15,420	909,234	58.96	+1	+4	+7.8	+5.6
P. R.	21,138	186,978	8.85	—8	—5	+1.4	+2.5
R. I.	2,614	210,014	80.34	+1.2	+2.0	+22.1	+28.3
S. C.	7,899	275,253	34.85	+2	+1	+3.0	+3.2
S. Dak.	1,049	62,592	59.67	+1.5	+9.7	+9.3	+29.7
Tenn.	7,199	321,942	44.72	+2.5	+3.1	+46.9	+58.4
Tex.	4,519	233,281	51.62	+4.3	+3.8	+242.3	+274.3
Utah	2,083	150,672	72.33	+3	+2.4	+9.9	+14.3
Vt.	769	45,721	59.46	+3	+11.4	+18.5	+32.4
V. I.	104	2,660	25.58	0	—8	+3.0	+31.6
Va.	5,955	279,538	46.94	+5	+1.9	+8.9	+22.8
Wash.	6,057	621,180	102.56	—4	+7	+6.3	+10.5
W. Va.	7,507	280,515	37.37	( <sup>5</sup> )	—6	—1.9	—4.4
Wis.	1,307	157,059	120.17	+1.9	+6.6	+4.0	+8.6
Wyo.	539	39,125	72.59	+1.3	—1	+4.5	+4.8

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Decrease of less than 0.05 percent.

**Table 14.—General assistance: Cases and payments to cases, by State, February 1959<sup>1</sup>**

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1959 in—		February 1958 in—	
				Number	Amount	Number	Amount
<b>Total</b>	480,000	\$32,553,000	\$67.84	+2.0	+2.0	+13.3	+28.9
Ala.	100	1,329	13.29	( <sup>2</sup> )	( <sup>2</sup> )	—9.9	—10.9
Alaska	242	15,328	63.34	—8.7	—8.4	+9.0	+2.8
Ariz.	3,454	134,118	38.83	+18.7	+8.2	+30.3	+25.7
Ark.	518	6,472	12.49	—14.4	—18.4	+17.2	+13.9
Calif.	40,157	2,160,219	54.02	+6	+3	—4.7	( <sup>3</sup> )
Colo.	2,531	128,827	50.90	+10.7	+15.7	—2.1	+5.0
Conn.	<sup>4</sup> 5,964	<sup>5</sup> 423,099	70.94	—6	—7.3	—5.9	—1.0
Del.	2,181	139,491	63.96	+6.2	+8.7	+5.9	+5.8
D. C.	1,410	102,012	72.35	+5.3	+5.7	+30.5	+62.5
Fla.	9,300	276,000	—	—	—	—	—
Ga.	2,252	55,208	24.52	—5.3	+3.1	—16.3	—15.2
Hawaii	1,331	103,312	77.62	+2.2	+5.1	+1.4	+25.3
Ill.	50,368	4,135,521	82.11	+5.2	+3.3	+23.1	+37.8
Ind.	30,012	1,105,706	36.84	—2.7	—8.0	+28.1	+24.2
Iowa	4,860	190,010	39.10	+2.6	—1.2	—4.9	—5.8
Kans.	2,783	182,123	65.44	+6.9	+9.2	+9.7	+22.3
Ky.	3,353	124,760	37.21	—3.5	—2.3	—9.0	—3.1
La.	10,248	491,115	47.92	—4	+1	+4.4	+13.2
Maine	3,578	167,969	46.94	—2.7	—5.7	+5.3	+13.7
Md.	3,332	210,440	63.16	+2.7	+4.9	+30.6	+39.0
Mass.	10,430	737,748	70.73	+1.7	+2	—1.0	+5.6
Mich.	48,861	4,670,903	95.60	—1.1	—1.0	+33.6	+60.3
Minn.	10,231	786,324	76.86	+5.4	+6.6	+20.2	+36.7
Miss.	968	14,120	14.59	+3	+1.9	—9	+8
Mo.	8,235	521,483	63.33	+1.9	+7	+18.0	+52.2
Mont.	1,569	72,584	46.26	—1.9	+2.0	—26.4	+1.1
Nebr.	1,554	74,656	48.04	—5	+11.8	—6.8	+11.0
Nev.	609	18,000	—	—	—	—	—
N. H.	1,300	71,363	54.52	+6	—3	—19.2	—20.1
N. J.	13,469	1,366,167	101.43	+1.4	+7.0	+11.0	+31.6
N. Mex.	595	23,675	39.79	+3.3	+3.7	+5.7	+25.5
N. Y.	<sup>6</sup> 43,457	<sup>7</sup> 4,151,634	95.53	+1.7	+1.7	—19.1	+28.6
N. C.	2,615	57,524	22.00	—4.5	—2.2	—34.9	—32.5
N. Dak.	845	48,207	57.05	+1.5	+5	+20.2	+29.9
Ohio	45,506	3,339,569	73.39	+3.5	+6.8	+8.2	+31.4
Okla.	7,801	113,350	14.53	+4.3	—3.6	—1.4	+1.1
Oreg.	6,225	435,740	70.00	+4.7	+3.9	+15.2	+20.4
Pa.	38,657	2,893,714	74.86	+4.5	+8.3	+39.5	+50.9
P. R.	1,559	11,382	7.30	+2.1	+7.6	—12.9	—4.1
R. I.	3,908	272,362	69.69	—5.3	—5.1	—4.5	+1.6
S. C.	1,328	29,743	22.40	—4.3	—3.2	—19.4	—17.5
S. Dak.	1,001	37,584	37.55	—6.5	—1.5	—16.0	—8.8
Tenn.	3,019	47,171	15.62	—5.2	—1.6	—9.6	—26.5
Tex.	9,700	240,000	—	—	—	—	—
Utah	2,532	180,670	71.35	+3.1	+4.7	—11.8	+4.9
Vt.	1,750	88,000	—	—	—	—	—
V. I.	120	2,715	22.62	—3.2	—6.8	—12.4	+1.5
Va.	2,429	93,904	38.66	+13.9	+16.0	—1.7	+8.0
Wash.	17,730	1,298,870	73.26	+6	—2.6	+1.1	+7.6
W. Va.	2,896	96,657	33.38	—1.9	—6	+27.7	+26.6
Wis.	12,111	1,064,783	87.92	+2.0	+2.3	+17.1	+26.8
Wyo.	849	57,753	68.02	+12.9	+17.6	+33.3	+63.5

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> About 9 percent of this total is estimated.

<sup>6</sup> Partly estimated.

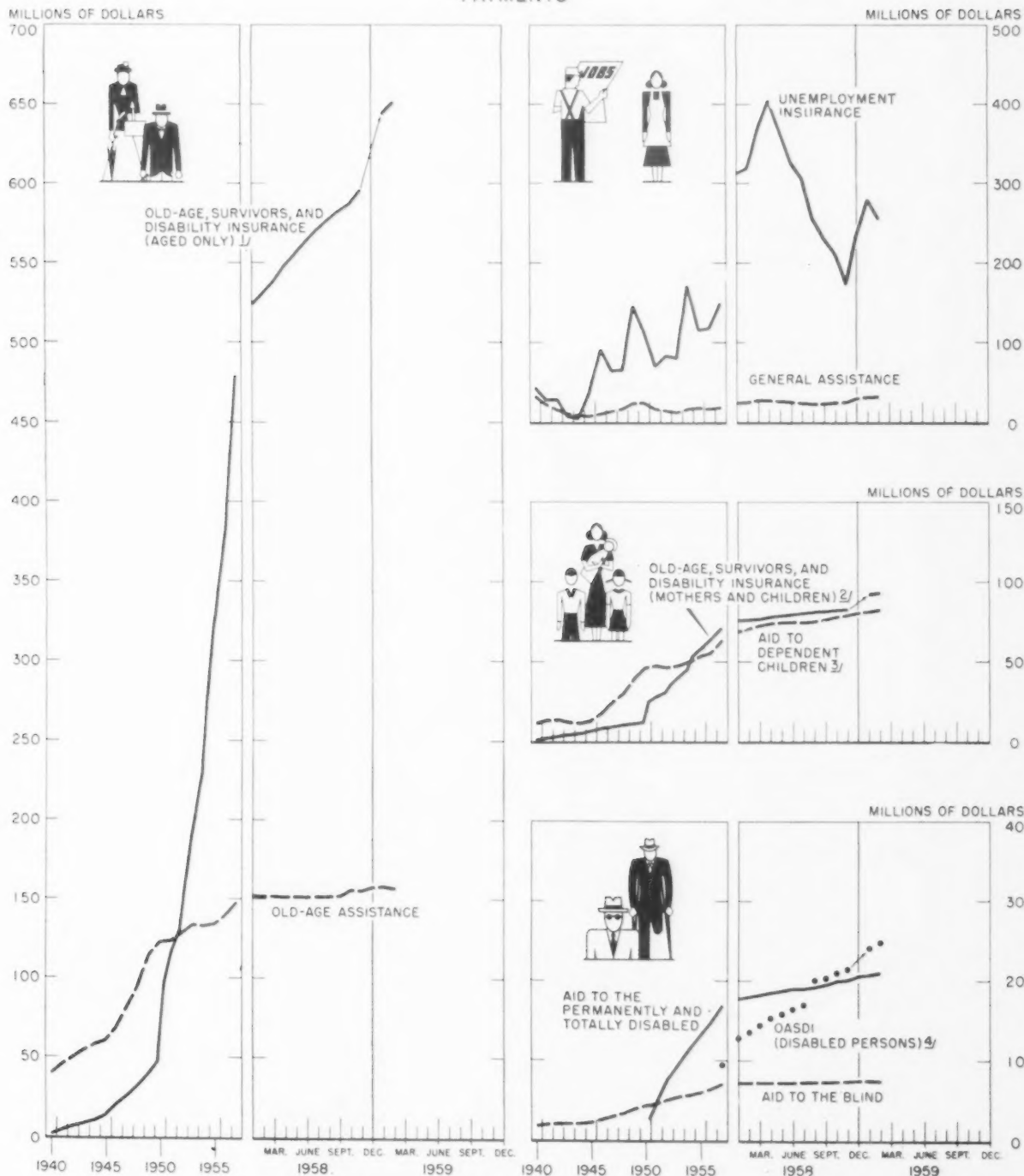
<sup>7</sup> Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>8</sup> Includes cases receiving medical care only.

<sup>9</sup> Estimated on basis of reports from sample of local jurisdictions.

# Social Security Operations\*

## PAYMENTS



\* Old-age, survivors, and disability insurance: benefits paid during month (current-payment status; data for December 1958 not available); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws (and under Federal workers' program); annual data represent average monthly total.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

<sup>1</sup> Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit.

<sup>2</sup> Receiving mother's benefit, wife's benefit payable to young wives with child beneficiaries in their care, or child's benefit payable to children under age 18.

<sup>3</sup> Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

<sup>4</sup> Disabled workers aged 50-64 or disabled dependent children aged 18 or over of retired, disabled, or deceased workers.

UNITED STATES  
GOVERNMENT PRINTING OFFICE  
DIVISION OF PUBLIC DOCUMENTS  
WASHINGTON 25, D. C.  
OFFICIAL BUSINESS

PENALTY FOR PRIVATE USE TO AVOID  
PAYMENT OF POSTAGE: \$300  
(GPO)

*1957 Annual Statistical Supplement*  
to the *Social Security Bulletin*—a statistical  
summary of social security operations in 1957

The SUPPLEMENT gives data on the operations of the old-age, survivors, and disability insurance program, the public assistance programs, the maternal and child health and child welfare services, and the Federal credit unions. Some detail on other social insurance and related programs is also presented.

Orders should be directed to the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C. 92 pages. 50 cents.